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FILED

FEB 13 1992

LIMITED POWER OF ATTORNEY auxa n. antons

KNOW ALL MEN BY THESE PRESENTS, that SAUNDRA L. KOENIG, individually, has made, constituted and appointed, and by these presents hereby make, constitute, and appoint KARL A. KOENIG a true and lawful attorney for each subscriber hereto and in the name, place, and stead, and on behalf of each subscriber, to do the following:

Refinance real estate by executing any acceptances, mortgages, closing statements and other related documents and instruments for the refinance of the following described real estate; 15

Lot 14 West Point Acres, Unit 2 as shown in Plat Book 44, page 39, Lake County, Indiana.

GIVING AND GRANTING unto said attorney full power and authority to do and performing Land everntschement theing whatsoever requisite and necessary to be done in and about the premises as fully, with the same force and effect, and to all intents and purposes, as might be done by a subscriber hereto if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney or an appointed substitute shall lawfully do or cause to be done by virtue hereof.

WITNESS the hand and seal of each of the undersigned this day of January, 1992.

SEAUNDRA L. KOENIG

STATE OF NEW MEXICO County of Dona Ana

The foregoing power of attorney was duly acknowledged before me this day of January, 1992, by Saundra L. Koenig.

Notary Public Debra 5. Vargus

My commission expires:

00529

This Instrument Prepared by: Attorney Anthony Avallone