

KNOW ALL MEN BY THESE PRESENTS:

That Gainer Bank, having its office located at 115 S. Court Street, in the City of Crown Point, State of Indiana, hereby makes, constitutes, and appoints NBD MORTGAGE COMPANY, a corporation organized and existing under the laws of Delaware its true and lawful Attorney-in-Fact with full power and authority, and in its name, place and stead, and for its use and benefit, to execute and acknowledge all documents customarily and reasonably necessary and appropriate to:

1. Endorse, cash and collect any check payable to us or payable to others jointly with us. This will enable you to process payments payable to us and to collect insurance proceeds for hazard losses payable to you.
2. Discharge any mortgage (including the Mortgages) in which we have an interest. This will enable you to process discharges on Mortgages which have been paid-in-full.
3. Execute and deliver on our behalf a conveyance (by deed or otherwise) of any real property obtained by us by foreclosure deed in lieu of foreclosure, or similar means. This will enable you to dispose of any of the Mortgaged properties acquired by us because of a mortgagor's default.
4. Employ any matter arising in connection with our interest in any of the Mortgages or Mortgaged Properties. This will enable you to protect our interest in the mortgages and Mortgaged properties.

IN WITNESS WHEREOF, the undersigned, GAINER BANK, had caused these presents to be signed in its name by its undersigned officers this 6th day of October, 1992, and the same shall remain in full force and effect until revoked in writing by the undersigned.

Witnesses:

James L. Emerson
James L. Emerson, Vice President

Terrence Bley
Terrence Bley, Asst. Vice President

Gainer Bank

BY Bruce L. Dahltorp
Bruce L. Dahltorp, President



ACKNOWLEDGEMENT:

FILED

DEC 14 1992

DEC 15 9 32 AM
ROBERT RECORDER

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

State of Indiana)
County of Lake) SS

Ann N. Anton
AUDITOR LAKE COUNTY

No Real Est 3X5

The foregoing instrument was acknowledged before me this 6th day of October, 1992, Bruce L. Dahltorp of Gainer Bank, on behalf of the National Association.

Drafted by: Jill Perkins

Debra K. Franks
Notary Public

Debra K. Franks
Porter County, Indiana
My Commission Expires: 8-20-96

When recorded return to:
Customer Service/Discharges
NBD Mortgage Company
P.O. Box 331755
Detroit, mi 48232-7755

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