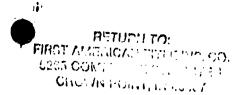
SPECIFIC POWER OF ATTORNEY



93013151

KNOW ALL MEN HY THRSE PRESENTS, that I, James M. Nickerson and Angeline K. Nickerson borewith numbers, constitute and appoint Dorothy Butkovic and lead to:

Represent us at our loan closing at First American Title Insurance l'ocated at 5265. Commerce, for property l'ocated at 39 Parkway Drive Contraction, purchana, receive and take possession of; to sell, exchange, grant or convey with or willout warranty, to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

AN IRREQULAR SHAPED PARCEL OF LAND ON THE SOUTH SIDE OF PARKWAY DRIVE IN THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF BECTION 16, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, TOWN OF SCHEREVILLE, ST. JOHN TOWNSHIP, LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS: DEGINNING AT A POINT IN THE EAST LINE OF SAID SECTION 16 WHICH IS A LINE PARALLEL TO AND 435 FEET NORTH OF THE SOUTH LINE OF PARKWAY DRIVE WHICH IS A LINE PARALLEL TO AND 435 FEET NORTH OF THE SOUTH LINE OF THE NORTH 30 ACRES OF SAID NORTHEAST QUARTER OF THE SOUTH LINE OF PARKWAY DRIVE WEST ON SAID 435 FOOT PARALLEL LINE WHICH IS THE GOUTH LINE OF PARKWAY DRIVE A DISTANCE OF 408.85 FEET TO THE POINT OF DEGINNING, THENCE CONTINUING WEST ON THE SOUTH LINE OF PARKWAY 72 FEET TO THE EAST BANK OF A DRAINAGE SWALE; THENCE SOUTH 42 DEGREES 10 MINUTES WEST ALONG SAID EAST DANK FOR A DISTANCE OF 186.2 FEET; THENCE CAST ON A LINE PARALLEL. TO AND 310 FEET NORTH OF THE SOUTH LINE OF THE NORTH 30 ACRES OF SAID NORTHEAST QUARTER A DISTANCE OF 210 FEET; THENCE CAST ON A DARRES OF SAID NORTHEAST QUARTER A DISTANCE OF 210 FEET; THENCE NORTH AT RIGHT ANGLES 125 FEET TO THE POINT OF BEGINNING.

whose address is 39 Packway Drive Scherery in the Lind iana 46375.

and to endurse, sign, spal-execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and office written instruments) of whatever kind

I also authorize my attorney-in-fact; when appropriate; to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Foderal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by

FIM, and to execute low settlement statements, certifications of occupancy, statements required by the Federal Truth-in Landing Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said lours.

This Power of Attorney is apecifically limited to the above humbers and, if not exercised prior to February 21st 1993 shall be revoked.

Angeline K. Nickerson Principal

ACKNOWLEDGMENT James M. Nickerson E

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bofore me, the undersigned, Library Public

on: Jebruary- 11, 1993 in and log said Copinty and State personally superared

Ungeling K. Nickerson and James M. Nickerson

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument as the principal(s) and acknowledged to me that said principal(s) executed it.

Witness My Hand and Official Seal

Kansas

County of Cohnson

State of

melissa D. Lavis

Notary Public In and for said County and State

My Commission expires 12/29/96

This instrument was prepared by: James M Nickerson

bya

Principal

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