

STATE OF MICHIGAN
COUNTY OF OAKLAND

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POWER OF ATTORNEY

MAR 1 1993

KNOW ALL MEN BY THESE PRESENTS, that:

Anna N. Anton
AUDITOR LAKE COUNTY

I, Joanne K. Scruggs, residing at 6545 Torybrooke Circle,
West Bloomfield, Michigan 48323

have made, constituted and appointed, and **BY THESE PRESENTS** do make, constitute and appoint Timothy T. Scruggs as my true and lawful Attorney-in-Fact and acting in my name, place, and stead, to do the following:

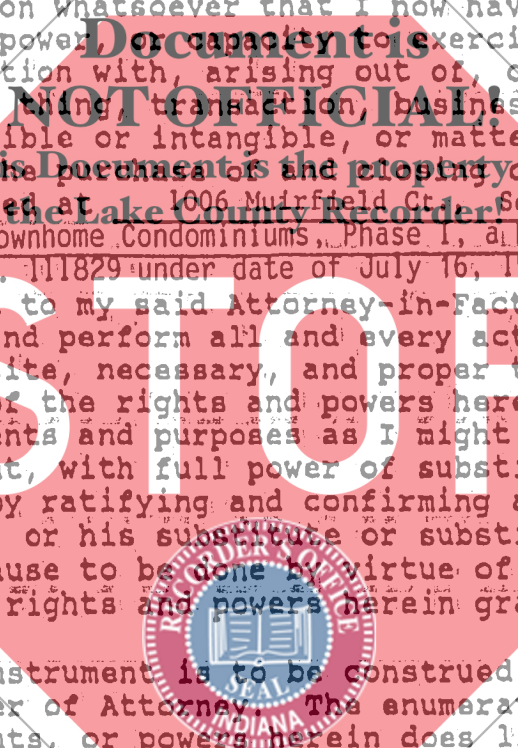
1. To exercise, do, or perform any act, right, power, duty, or obligation whatsoever that I now have or may acquire the legal right, power, or capacity to exercise, do, or perform in connection with, arising out of, or relating to, any person, item, thing, transaction, business property, real or personal, tangible or intangible, or matter whatsoever with respect to the purchase of the property of the condominium located at 1006 Muirfield Cr., Schererville, Indiana 46375. Morningside Townhome Condominiums, Phase I, a Horizontal Property Regime

as recorded as Document No. 111829 under date of July 16, 1990, in the Recorder's Office of Lake County, Ind.

3. I grant to my said Attorney-in-Fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary, and proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said Attorney-in-Fact, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted.

4. This instrument is to be construed and interpreted as a Limited Power of Attorney. The enumeration of specific items, acts, rights, or powers herein does limit or restrict and is to be construed or interpreted as limiting or restricting the general powers herein granted to my Attorney-in-Fact. Until this Power of Attorney is canceled, I and my successors agree to indemnify and hold all firms, persons and institutions harmless from all claims which may be asserted against them for acting in accordance with the directions of the Attorney-in-Fact hereunder.

5. If any provisions of this Power of Attorney or any portion of such provisions or the application thereof to any person or circumstance shall be held to be invalid or unenforceable or shall become a violation of any local, state, or federal laws, then the same or the same as so applied shall no longer be a part of this Power of Attorney, but the remainder of such Power of Attorney, such provisions and the application thereof to other persons and circumstances shall not be affected thereby and this Power of



Chicago Title Insurance Company

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STATE OF INDIANA, S.S.H.C.
LAKE COUNTY
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Attorney as so modified shall continue in full force and effect.

6. This Power of Attorney shall remain in full force and effect until revoked by me by endorsement upon the original hereof and, if the original shall at any time be recorded in the appropriate recording office in any county of any state, then by a record of such revocation upon the face of the record of this instrument in said office where this instrument is recorded.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal this 1st day of March, 1993 to this Power of Attorney prepared in duplicate.

Signed, Sealed and Delivered
in Presence of

Joanne K. Scruggs
Joanne K. Scruggs

Carolyn A. Hoener
Carolyn A. Hoener
Lisa C. Murphy
Lisa C. Murphy

STATE OF Michigan
COUNTY OF Oakland

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

I, Linda J. Berry, a notary public in and for, and residing in the said County and State aforesaid, DO HEREBY CERTIFY, that Joanne K. Scruggs personally known to me to be the same person whose name is subscribed to the foregoing Instrument appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said Instrument in duplicate originals as her free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 1st day of March, A.D., 1993.



Linda J. Berry
Notary Public

My commission expires _____
LINDA J. BERRY
Notary Public, Wayne County, MI
Acting in Oakland County
My Commission Expires April 18, 1995

Prepared by K.H. Buell.