

FIRST INDIANA BANK

SPECIAL AND LIMITED POWER OF ATTORNEY

OF

MICHAEL K. HARTS
(Grantor)

TO

SUE A. HARTS
(Attorney-In-Fact)

93018419

162 Washington Street
Lowell, Indiana 46356
765-0727 or 696-0100

NORTHWEST INDIANA TITLE SERVICES, INC.

The undersigned hereby nominates, constitutes and appoints SUE A. HARTS as my true and lawful special and limited attorney-in-fact to do and perform for me and in my name only the following:

(1) All matters relating to the closing of the second mortgage from First Indiana Bank in accordance with that certain real estate which is described as follows:

Part of Lot 1 and Lot 2 in Resubdivision of Part of Tract 2, Lincoln Acres, as per plat thereof, recorded in Plat Book 54, page 5, in the Office of the Recorder of Lake County, Indiana, more particularly described as follows: Beginning at the Southeast corner of Lot 1, thence South 03°47'40" East along the East line of Lot 1, 82.1 feet to a point 10.03 feet North of the Southeast corner thereof; thence North 89°24'13" West 102.83 feet; thence South 82°17'21" West, 49.01 feet; thence South 08°03'14" West 320.42 feet to a point on the West line of Lot 2, 11.3 feet South of the Northwest corner thereof; thence North 01°44'45" East along the West line along the West line of Lots 1 and 2, 103.3 feet to the Northwest corner of said Lot 1; thence South 89°24'13" East along the North line thereof, 468.77 feet to the point of beginning.

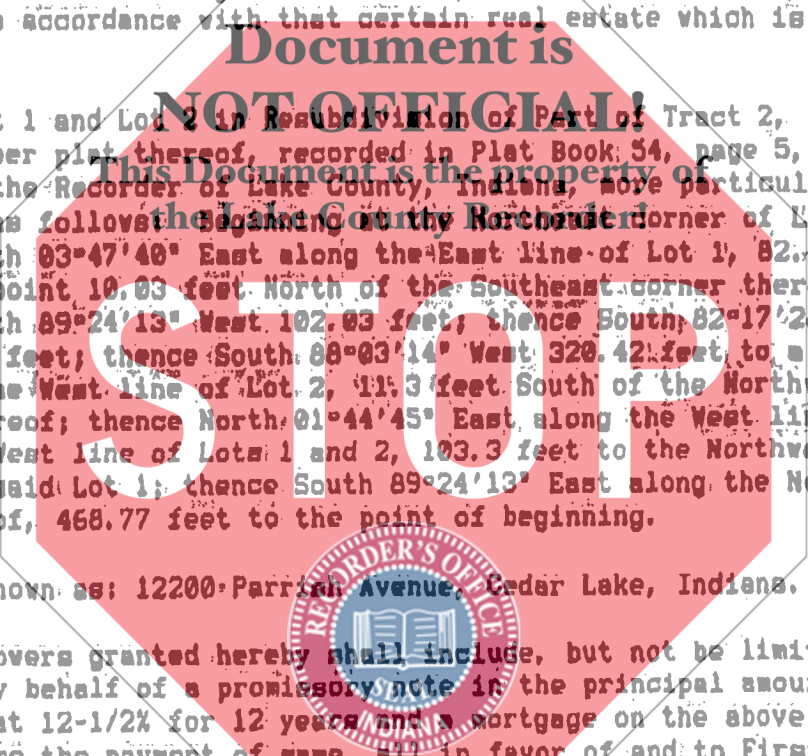
Commonly known as: 12200 Parrish Avenue, Cedar Lake, Indiana.

(2) The powers granted hereby shall include, but not be limited to, (a) the execution on my behalf of a promissory note in the principal amount of \$25,000.00 with interest at 12-1/2% for 12 years and a mortgage on the above-described real estate to secure the payment of same, all in favor of and to First Indiana Bank; (b) the execution on my behalf of closing statements, tax agreements, title affidavits and any and all documents and papers relating to any said closing; (c) to otherwise deal with the title to said real estate, as long as said Attorney-In-Fact shall provide to me an accounting of same; and (d) to otherwise act on my behalf as a party to said Agreement to Purchase Real Estate.

(3) IN FURTHERANCE OF THESE POWERS, I give my Attorney-In-Fact power and authority to do for me and in my name those things which such attorney deems expedient to and necessary to effectuate the intent of this instrument, as fully as I could do personally for myself, reserving unto myself, however, the power to act on my own behalf and also to revoke the powers given in this instrument.

Any act or thing lawfully done by my Attorney-In-Fact under this instrument shall be binding on me and on my heirs, assigns and legal representatives.

ATTN: Rick
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RECORDER'S OFFICE
MAR 24 1 43 PM '93

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
S.S. NO.



800

Persons to whom this instrument may be delivered may rely on its being in effect and unrevoked unless I shall have executed a proper instrument of revocation and recorded it, or caused it to be recorded, in the Office of the Recorder of Lake County, State of Indiana. This Power of Attorney shall not be affected by subsequent disability or incapacity of the principal or lapse of time.

Signed this 17th day of March, 1993, before the Notary Public named below, who has duly witnessed my signing of this instrument.

GRANTOR:

Michael K. Harts
MICHAEL K. HARTS



STATE OF Virginia
COUNTY OF Dorset

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Before me, the undersigned, a Notary Public in and for said County and State, this 17th day of March, 1993, personally appeared MICHAEL K. HARTS, and acknowledged the execution of the above instrument to be his voluntary act and deed, for the uses and purposes therein stated.

My Commission Expires: 2/15/1997

James A. Kelley
Notary Public

County of Residence: Dorset



The Attorney-In-Fact represents and warrants that within his knowledge this power is unrevoked and is still in full force and effect upon each and every exercise of the powers herein granted.

Dated this 22nd day of March, 1993.

Sue A. Harts
Sue A. Harts.

This instrument was prepared by: RICHARD A. ZUNICA, Attorney at Law
162 Washington Street, Lowell, IN 46356