

N3
1)

Power of Attorney

KNOW ALL MEN BY THESE PRESENTS: That I (We), Beth M. Schaefer
of Lowell, Indiana
do make, constitute and appoint

Beth M. Schaefer of Lowell, Indiana
my true and lawful attorney, to act in, manage, and
conduct all my (our) estate and all my (our) affairs, and for that purpose for me (us) and in my (our) name, place and stead; for
my (our) use and benefit; and as my (our) act and deed, either to do and execute, or to concur with persons jointly interested with
me (us) therein in the doing or executing of all or any of the following acts, deeds, and things, that is to say:

To borrow money or sell, convey, mortgage, warrant or otherwise deal with any or all real or personal property, or that in which
I (we) may have an interest upon such terms as said attorney may deem expedient; including, but not limited to property
located in the 1330 Southwood Drive - Lowell, IN 46756
Lake County, Michigan described as:

Indiana
Lot 20, Woodland Hills Addition, in the Town of Lowell, as shown in Plat Book 35,
Page 105, in Lake County, Indiana 4-59-20

To make, execute, acknowledge and deliver under seal or otherwise, any contract, note, mortgage, deed, assignment, application
for credit, closing statement, disbursement of funds authorization, listing, subordination, consent, waiver, document or forms required
by federal, state or local law, regulation or ordinance, or other instruments which said attorney may deem necessary;

To make, draw, sign, indorse accept or otherwise place my (our) name upon any checks, notes or drafts;
And to receive and collect and to give acquittances for all sums of money at any time due me (us).

GIVING AND GRANTING unto my (our) said attorney full power and authority to do and perform all and every act, deed
matter and thing whatsoever in and about my (our) estate, property, and affairs as fully and effectively to all intents and purposes
as I (us) might or could do in my (our) own proper person if personally present, the above specially enumerated powers being
in aid and exemplification of the full, complete, and general power herein granted and not in limitation or definition thereof; and
hereby ratifying all that my (our) said attorney shall lawfully do or cause to be done by virtue of these presents.

And I (we) hereby declare that any act or thing lawfully done hereunder by my (our) said attorney shall be binding on me (us)
and my (our) heirs, legal and personal representatives, and assigns whether the same shall have been done before or after my (our)
death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been received by
my (our) said attorney.

This appointment being executed by me (us) shall cover my (our) jointly and severally owned property.

This power of attorney shall expire and terminate on July 15, 1993.

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand and seal this 25TH day
of June, A.D. 1993.

WITNESSES:

Thomas Swihart
Thomas Swihart
Michael Pivarnik
Michael Pivarnik

Beth M. Schaefer
Beth M. Schaefer

STATE OF Indiana
County of Lake

The foregoing instrument was acknowledged before me this 25TH day of June, 1993,
by Beth M. Schaefer

FILED

JUL 15 1993

Ann R. Anton
AUBURN LAKE COUNTY

Jennifer McGuire
Notary Public Jennifer McGuire County, Michigan
My Commission expires: DECEMBER 15, 1996
Res. of Lake Co. Indiana

When recorded return to:

(Blank lines completed by:
Vivian M. Luke
Please Type

3240

600
OK