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GENERAL POWER OF ATTORNEY

I, Zorka Csicsko of Lake County, State of Indiana, hereby appoint John F. Csicsko of Allen County, State of Indiana, as my Attorney in Fact. In the event that John F. Csicsko fails to serve or ceases to serve as provided in IC 30-5-4-4, I hereby appoint Barbara A. Csicsko of Allen County, State of Indiana, as my Attorney in Fact.

This Power of Attorney shall become effective upon the execution hereof. It shall not be terminated by my incapacity. My Attorney in Fact shall exercise the powers granted hereunder in a fiduciary capacity with due care and in good faith. Subject to the above designation of a successor, the person who is acting as my Attorney in Fact from time to time can name a successor Attorney in Fact for me. A successor Attorney in Fact shall have all of the powers herein granted to my initial Attorney in Fact. I hereby nominate the person who is serving as my Attorney in Fact as my guardian in the event that it is necessary to appoint a guardian for me. My Attorney in Fact shall have the power:

1. To take all action with respect to my property and affairs as I could take as fully and with the same effect as if I was competent and acting on my own behalf subject only to the limitations herein contained.
2. To acquire, own, manage, lease, mortgage, sell and otherwise deal with real estate and to have general authority with respect to real estate transactions as provided in IC 30-5-5-2.
3. To acquire, own, manage, sell and otherwise deal with tangible personal property, and to have general authority with respect to tangible personal property transactions as provided in IC 30-5-5-3.
4. To acquire, own, vote, participate in reorganizations, pledge, sell and otherwise deal with securities and to have general authority with respect to bond, share and commodity transactions as provided in IC 30-5-5-4.
5. To maintain bank accounts, to sign checks and notes and to enter my safe deposit box and control the contents thereof and to have general authority with respect to banking transactions as provided in IC 30-5-5-5.
6. To manage, sell and otherwise deal with any proprietorship or partnership in which I have an interest and to have general authority with respect to business operating transactions as provided in IC 30-5-5-6.
7. To acquire, pay premiums, borrow or otherwise deal with insurance and to have general authority with respect to insurance transactions as provided in IC 30-5-5-7 without the limitations contained in IC 30-5-5-9 except as modified in paragraph 9 hereof.
8. To exercise all of the rights that I may have as a beneficiary with respect to an estate, trust or other fund and to have general authority with respect to beneficiary transactions as provided in IC 30-5-5-8.



STATE OF INDIANA
 LAKE COUNTY
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9. In the event I become mentally incapacitated, to make gifts of my property and to have general authority with respect to gift transactions as provided in IC 30-5-5-9 except that the \$10,000 limit on gifts to my Attorney in Fact and his or her dependents shall not apply, and gifts to members of my family may be made if they are in the best interests of the recipients so long as such gifts: (a) are not adverse to my best interests; and (b) are made to or for the benefit of my spouse or my descendants per stirpes.

10. To take such action as is reasonable or necessary to wind up any matters in which I am acting as a fiduciary in the event of my death or incapacity.

11. To exercise all of my legal rights with respect to any matter in which I may have legal rights or legal obligations and to have general authority with respect to claims and litigation as provided in IC 30-5-5-11.

12. To provide for the care, support, and education of members of my family and to have general authority with respect to family maintenance as provided in IC 30-5-5-12.

13. To exercise my military service benefit rights, if any, and to have general authority with respect to benefits from military service as provided in IC 30-5-5-13.

14. To maintain records of my property and affairs, to sign and file all federal and state tax returns in my name and on my behalf, to have access to my confidential tax records and to have full power and authority to act on my behalf in dealings with taxing authorities and to have general authority with respect to records, reports and statements as provided in IC 30-5-5-14.

15. In the event I become mentally incapacitated, to exercise all powers with respect to estate and trusts that I can exercise including the power to disclaim interests that I would otherwise be entitled to receive and to have general authority with respect to estate transactions as provided in IC 30-5-5-15 with the additional power to create and fund trusts for the benefit of members of my family so long as the trust interests so created: (a) are not adverse to my best interests; and (b) are made for the benefit of my spouse and/or my descendants per stirpes.

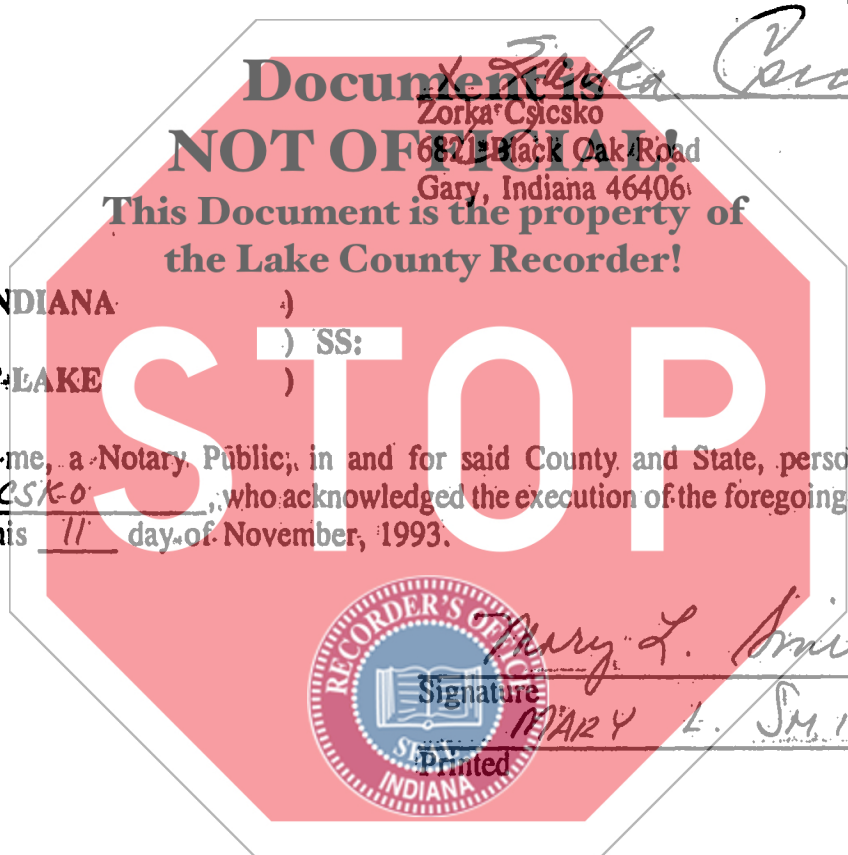
16. In furtherance of the foregoing, and not in limitation thereof, I hereby specifically authorize John F. Csicsko to do the following:

- a. To execute, as co-maker with John F. Csicsko, individually, a promissory note in the sum of \$105,000.00 to NBD Bank, N.A. (the "Note"); and
- b. To execute, as co-mortgagor, first mortgages to NBD Bank, N.A., to secure the Note on the real estate located at 6821 Black Oak Road, Gary, Indiana 46406, the legal description of which is attached hereto and marked Exhibit A, and the real estate located at 1743 Ash Street, Griffith, Indiana 46319, the legal description of which is attached hereto and marked Exhibit B.

This General Power of Attorney ("GPA") shall remain in effect until my death or earlier delivery of a written revocation of this GPA to the person serving as my Attorney in Fact hereunder and, if this GPA is recorded, such revocation shall reference the recorded GPA and shall be recorded in each county where this GPA has been recorded.

The references herein to sections of the Indiana Powers of Attorney Act, IC 30-5, shall be deemed to be references to the comparable provisions of any amended or successor statute if such Act is amended or replaced.

Dated this 11 day of November, 1993.



Zorka Csicsko
Zorka Csicsko
682 Black Oak Road
Gary, Indiana 46406

This Document is the property of
the Lake County Recorder!

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public, in and for said County and State, personally appeared ZORKA CSICSKO, who acknowledged the execution of the foregoing General Power of Attorney, this 11 day of November, 1993.

Mary L. Smith
Signature
Printed MARY L. SMITH
Notary Public

My Commission Expires:
3-4-94

County of Residence:
Lake

This instrument was prepared by Charles E. Wilson, ICE MILLER DONADIO & RYAN, One American Square, Box 82001, Indianapolis, Indiana 46282-0002; Telephone: 317/236-2100.

EXHIBIT A

Lots 15 and 16, Block 5, A. A. Lewis and Company's Oak Woods Subdivision, as shown in Plat Book 23, page 5, in Lake County, Indiana.



EXHIBIT B

The East 45.0 feet, by parallel lines, of the West 71.07 feet, by parallel lines of Lot 41 in Woodland Estates 5th Addition, Block 2 in the Town of Griffith, as per plat thereof, recorded in Plat Book 64 page 56, in the Office of the Recorder of Lake County, Indiana.

