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94021658

Return to: Attorney Donald L. Gray, 1244-119th Street, Whiting,  
Indiana 46394

**LIMITED POWER OF ATTORNEY  
(REAL ESTATE)**

I, Joseph T. Kaminsky, SSN: 313-20-8980, residing at 2032  
Collanade Court, Las Vegas, Nevada 89128, being at least 18 years  
of age and mentally competent, do hereby designate Morris W. Pratt,  
SSN: 315-16-9528, residing at 2114 Davis Avenue, Hammond, Whiting  
P.O., Lake County, State of Indiana as my true and lawful attorney-  
in-fact.

**I. POWERS AND PURPOSES.**

The above named attorney-in-fact shall have authority with  
respect to real property transactions pursuant to *Don. L. Gray*  
30-5-5-2, pertaining to the real estate described below, situated  
in Lake County, State of Indiana:

My undivided one-third interest as a joint tenant created  
by a certain Quit-Claim Deed dated July 15, 1982 recorded  
July 16, 1982 as Document no. 674909 in the Office of the  
Recorder of Lake County, Indiana:

Lot Seven (7), excepting therefrom the South Ten Feet  
(S10F, said lot being in Block Five (5), Forsyth's  
Sheffield Subdivision of Block Six (6), part of Block  
Five (5), and part of Block Four (4), of that part of the  
West Fractional Quarter of Section Six (6), Township  
Thirty-seven (37) North, Range Nine (9), West of the  
Second P.M., lying North of Indianapolis Boulevard and  
South of the Pittsburgh, Fort Wayne and Chicago R.R., in  
the City of Hammond, Lake County, Indiana, as shown on  
the recorded plat of said subdivision of record in the  
Recorder's Office of Lake County, Indiana, in Plat Book  
15, page 30. The lot hereby conveyed having a frontage  
of Forty Feet (40 F), bearing tax key number 33-136-9 and  
10.

the address of such real estate is commonly known as 1336 Lake  
Avenue, Whiting, Indiana, (the "Real Estate") and shall be

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construed so as to effectuate this purpose. This authority shall include, by way of illustration and not limitation, the power:

To make, draw and indorse promissory notes, checks or bills of exchange pertaining to the Real Estate and to waive demand, presentment, protest, notice of protest, and notice of non-payment of all such instruments;

To make and execute any and all contracts pertaining to the Real Estate;

To receive and to demand all sums of money, debts, dues, accounts, bequests, interest and demands pertaining to the Real Estate which are now or shall hereafter become due or payable to me and to compromise, settle or discharge the same;

To bargain for, contract concerning, sell, encumber and in any way and manner, deal with the Real Estate including the hiring of a real estate broker and attorney at law to represent me in the sale of my undivided one-third interest in said Real Estate;

To execute any and all documentation necessary to effectuate the transactions described above, including, but not limited to, closing statements, instruments of conveyance and supporting documentation, certification, acknowledgements, and like instruments.

**II. EFFECTIVE DATE AND TERMINATION.**

A. This Power of Attorney shall be effective as of the date it is signed.

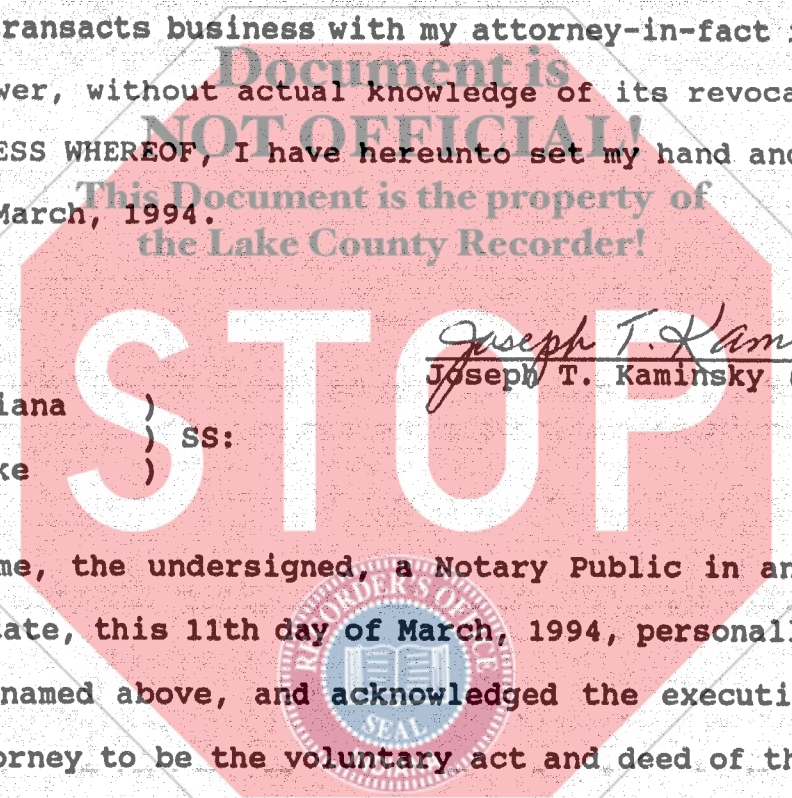
B. My later disability or incompetence shall not affect or terminate this Power of Attorney.

C. This Power of Attorney shall terminate upon the execution and recordation with the Recorder's Office of the County where the Real Estate is located a written revocation hereof.

**III. RATIFICATION AND INDEMNIFICATION.**

I hereby ratify and confirm all that my attorney-in-fact shall do by virtue hereof. Further, I agree to indemnify and hold harmless any person who, in good faith, acts under this Power of Attorney or transacts business with my attorney-in-fact in reliance upon this Power, without actual knowledge of its revocation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 11th day of March, 1994.



Joseph T. Kaminsky  
Joseph T. Kaminsky (SEAL)

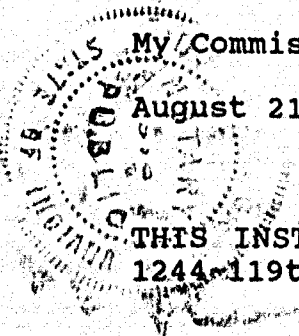
State of Indiana )  
                          ) SS:  
County of Lake   )

Before me, the undersigned, a Notary Public in and for said County and State, this 11th day of March, 1994, personally appeared the Grantor named above, and acknowledged the execution of this Power of Attorney to be the voluntary act and deed of the Grantor, for the uses and purposes therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal the day and year last above written.

My Commission Expires:  
August 21, 1994

Donald L. Gray  
Donald L. Gray, Notary Public  
A Resident of Lake County



THIS INSTRUMENT PREPARED BY: Donald L. Gray, Attorney at Law, 1244-119th Street, Whiting, Indiana 46394 Tel. (219) 659-1125

