

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT:

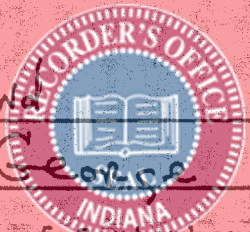
Ronald L. Thomas, of 11606 Chantilly Lane, of the County of
a/k/a Ronald Thomas
Prince Georges, and State of Maryland, does by these presents
hereby make, constitute, and appoint Pearl Prince of 2036 Monroe
Lane, Gary, Indiana 46407, true and lawful attorney-in-fact for
the purpose of representing Ronald L. Thomas a/k/a Ronald Thomas at settlement on
September 7, 1995; as seller of real property, including a house
and the underlying land, located at 1239 Ellsworth Street, Gary,
Indiana 46404.

95056465

I Ronald L. Thomas grant and give unto my attorney-in-fact
full authority and power to do and perform any and all other acts
necessary or incident to the performance and execution of the
powers herein expressly granted, and the signing of the deed, with power to do and perform all
acts authorized hereby, as fully to all intents and purposes as
the grantor might or could do if personally present, with full
power of substitution.



State of MARYLAND
County of Prince George



FILED

SEP 19 1995

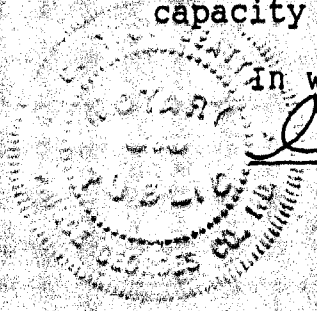
**SAM ORLICH
AUDITOR LAKE COUNTY**

On this the 11 day of September 1995
me C. Troy Beatty, the undersigned officer, personally
appeared Ronald L. Thomas, of the County of Prince Georges,
a/k/a Ronald Thomas
satisfactorily proven to be the person described in the foregoing
instrument, and acknowledged that he executed the same in the
capacity therein stated and for the purposes therein contained.

In witness whereof I set my hand and official seal.

C. Troy Beatty

Ronald L. Thomas
Ronald L. Thomas, a/k/a Ronald Thomas



**C. TROY BEATTY
NOTARY PUBLIC STATE OF MARYLAND
My Commission Expires March 11, 1996**

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

SEP 20 1995