

Power of Attorney

Know All Men by These Presents, That James R. Fagan

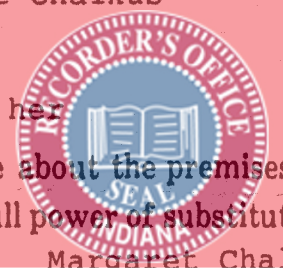
have made, constituted and appointed, and by these presents do make, constitute and appoint Margaret Chalkus true and lawful Attorney for me and in my name, place and stead

Including the power to sign on all my bank accounts, investments and real estate.

Margaret Chalkus currently resides at 10030 Erie Place Highland, Indiana 46322

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STOP
Margaret Chalkus
Margaret Chalkus



giving and granting unto her said Attorney full power to do every act necessary to be done about the premises as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that Margaret Chalkus, said Attorney, her substitute shall lawfully do or cause to be done by virtue thereof.

In Witness Whereof, The said James R. Fagan has hereunto set his hand and seal this 6th day of November 19 95

Signed, sealed and delivered in presence of

Bruce Aldrin Notary Public 3-17-97

James R. Fagan (SEAL)
James R. Fagan (SEAL)
(SEAL)

This instrument prepared by:

95067779

MARGARET CHALKUS
RECORDER
LAKE COUNTY INDIANA

STATE OF INDIANA
LAKE COUNTY