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CASE #:

STOP

SPECIFIC
POWER OF ATTORNEY

MARGARETTE CLYDE AND
REORDER

95 NOV 30 AM 9:32

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

KNOW ALL MEN BY THESE PRESENTS, that I, DIANA OSBORNE
herewith nominate, constitute and appoint LAURA L. WELLS
my true and lawful attorney-in-fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with
or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the
property legally described as:

LOT 121 IN SPRINGROSE HEATH SUBDIVISION, UNIT

TWO, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 76 PAGE 65, in the Office
of the Recorder of Lake County, Indiana.

whose address is 8813 CALHOUN

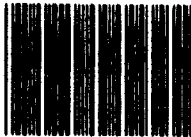
Crown Point

ST. JOHN, IN 46344-46307

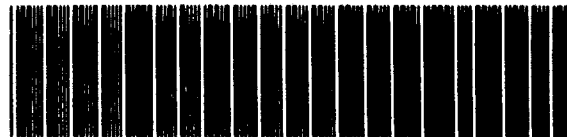
FHA/CONV L.W. Wells
Specific Power of Attorney
1C0151XX (03/84)

Page 1 of 2

Initials: DO



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and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to 11-23, 19 95 shall be revoked.



Diana Osborne
Diana Osborne

Principal

ACKNOWLEDGMENT

State of California Indiana
County of Allen

On 11/17/95



before me, WILMA K. PAGE, NOTARY Public
DIANA OSBORNE personally appeared

, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.
(This area for official notarial seal)

Wilma K. Page (Seal)
Commission Expires 10-24-97

County of Residence: Allen