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MARGARETTE CLEVELAND
RECORDER

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LIMITED POWER OF ATTORNEY (REAL ESTATE)

^{PLA An}
I, Frank M. Munsey, Jr., President of EVANGELISTIC TEMPLE OUTREACH MINISTRIES OF HAMMOND, INC., of the Lake County, Indiana, being at least 18 years of age and mentally competent, do hereby designate William Don Jones, of Lake County, Indiana, as my true and lawful attorney-in-fact.

1. POWERS AND PURPOSES:

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

Part of the South 2 1/2 acres of the South 7 acres of the East 440 feet of the Northeast 1/4 of the Northeast 1/4 of Section 27, Township 36 North, Range 9 West of the 2nd Principal Meridian, in the Town of Highland, Lake County, Indiana beginning at the Northeast corner of said tract, thence South along the East line of said tract 100 feet, thence West 140 feet, thence North 100, thence East 140 feet to the place of beginning.

the address of such real estate is commonly known as 9034 Cline Avenue, Highland, Indiana, (the "Real Estate") and shall be 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 bill 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 us and to compromise, settle or discharge the same;

To bargain for, contract concerning buy, sell, encumber and in any way and manner, deal with personal property located upon or pertaining to the Real Estate; and,

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

FILED

II EFFECTIVE DATE AND TERMINATION

A. This power of attorney shall be effective: (select appropriate provision) FEB 20 1996

X as of the date it is signed

as of the 12th day of February, 1996.

SAM ORLICH
AUDITOR LAKE COUNTY

upon the determination that I am disabled or incapacitated, or no longer capable of managing my affairs prudently. My disability or incapacity, for this purpose, may be established by the certificate of a qualified physician stating that I am unable to manage my affairs.

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B. My disability or incompetence (select appropriate provision): (shall) ~~(shall)~~ affect or terminate this Power of Attorney.

C. This power of attorney shall terminate: (select appropriate provision)

_____ upon my incapacity

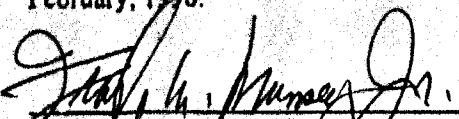
_____ upon the 28 day of February, 1996.

X upon the execution and recordation with the Recorders' Office of this 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-face in reliance upon this Power, without actual knowledge of its revocation.

IN WITNESS WHEREOF, I have hereunto set my/our hand(s) and seal(s) this 9th day of February, 1996.



Frank M. Munsey, Jr., President of
EVANGELISTIC TEMPLE OUTREACH
MINISTRIES OF HAMMOND, INC.

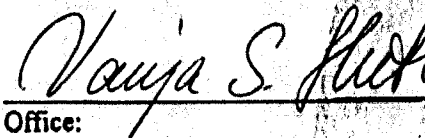
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Acknowledgment by a United States Citizen who is outside of the United States:

County or Bulgaria

American Embassy

On this 9th day of February, 1996, before me Vanja S. Hudak
Notarizing Officer of the United States of America
personally appeared Frank M. Munsey, Jr., President of Evangelistic Temple Outreach Ministries of Hammond, Inc., known to me to be the person who executed the within Limited Power of Attorney (Real Estate) and acknowledged to me that he executed the same for the purposes and in the capacity therein stated.


Office:

EMBASSY OF THE UNITED STATES OF AMERICA

SOFIA; BULGARIA

