

NB

Durable Power of Attorney

H 485544

Chicago Title Insurance Company

I (We) MANUEL R. LUNA of 713 ST. ANDREWS DRIVE, SCHERERVILLE, IN do make, constitute and appoint LUZ L. LUNA of 713 ST. ANDREWS DR., SCHERERVILLE, my (our) true and lawful attorney, to act in, manage, and conduct all my (our) estate and all my (our) affairs, in my (our) name, place and stead as my (our) act and deed, either to do and execute, or to concur with persons jointly interested with me (us) in the doing or executing of all or any of the following acts, deeds, and things:

To borrow money on such terms as my (our) attorney may choose.

To purchase, sell, lease, convey, assign, pledge, hypothecate, mortgage and warrant, or otherwise deal with any or all real or personal property in which I (we) may have an interest, for such purposes and upon such terms and in such form as my (our) attorney may choose, including, but not limited to, property located in the TOWN OF SCHERERVILLE

LAKE County, State of INDIANA, described as:

LOT 6, BLOCK ONE OF BRIAR RIDGE COUNTRY CLUB ADD., UNIT 4; A PLANNED UNIT DEVELOPMENT IN SCHERERVILLE, INDIANA, AS SHOWN IN PLAT BOOK 62, PAGE 55, IN LAKE COUNTY, INDIANA.

Commonly known as: 713 ST. ANDREWS DRIVE, SCHERERVILLE, INDIANA 46375

Tax Identification Number: 20 13-424-6 including all lands and interests therein contiguous or appurtenant to land owned or claimed by me (us), whether or not specifically described above.

To make, execute, acknowledge and deliver under seal or otherwise any contract, agreement, bond, note, mortgage, deed of trust, deed, assignment, pledge, security agreement, power, guaranty, application for credit, application for insurance, statement, tax form, affidavit, disclosure, consent, amendment, election, vote, waiver, escrow agreement, endorsement, certification, promise, receipt, acknowledgment, instruction, order form, commitment, accounting, notification, letter, rider, addendum, authorization, appointment, power of attorney, stipulation, disclaimer, accord and satisfaction, settlement statement, settlement agreement, closing statement, closing instruction, disbursement authorization, listing agreement, subordination agreement, release discharge, questionnaire, proprietary certificate, request, document, form required by any federal, state or local law, regulation or ordinance, or other instruments which said attorney may deem necessary;

To make, draw, sign, endorse, accept or otherwise place my (our) name or signature upon any checks, notes, drafts or other instruments;

And to receive and collect and to give acquittances for all sums of money at any time due me (us).

Giving and Granting unto my (our) named attorney full power and authority to do and perform all and every act, deed, matter and thing whatsoever, in and about my (our) estate, property, and affairs as fully and effectually to all intents and purposes as I (we) might or could do in my (our) own proper person if personally present, the above specifically enumerated powers being in aid and exemplification of the full, complete, and general power herein granted and not in limitation or definition thereof; and hereby ratifying all that my (our) said attorney shall lawfully do or cause to be done by virtue of this document.

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And I (we) hereby declare that any act or thing lawfully done hereunder by my (our) said attorney shall be binding on me (us) and my (our) heirs, conservators, guardians, trustees, legal and personal representative, and assigns, whether the same shall have been done before or after my (our) death, or other revocations of this instrument, unless and until reliable intelligence or notice thereof shall have been received by my (our) said attorney.

This appointment being executed by me (us) shall cover my (our) jointly and severally owned property, property owned by me (us) in the entireties or as community property, and property owned by a trustee for my (our) benefit.

This power of attorney shall expire and terminate on MARCH 31, 1996.

This power of attorney shall not be affected by my disability (or the disability of either or both of us).

x In Witness Whereof, I (we) have set my (our) hand and seal this 18th day of March, 1996.

Witnesses: Julie Mosche

Signature: Manuel R. Luna MANUEL R. LUNA FAX 81030

x John K. Liu

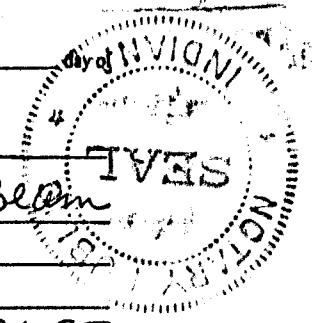
x STATE OF INDIANA)
x County of LAKE) SS.

SAMORLICH JUDITOR LAKE COUNTY

x The foregoing instrument was acknowledged before me this 18 day of MARCH, 1996.

by MANUEL R. LUNA

x Notary Public Peggy Beam
x State of INDIANA
x County of LAKE
x My Commission Expires: 09-21-97



This instrument drafted by: Thomas J. Tate (P21275) P.O. Box 331789 Detroit, Michigan 48232-7789

When recorded return to: NBD MORTGAGE COMPANY 115 S. COURT STREET CROWN POINT, INDIANA 46307

(Blank lines completed by: NANCY STEININGER)

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