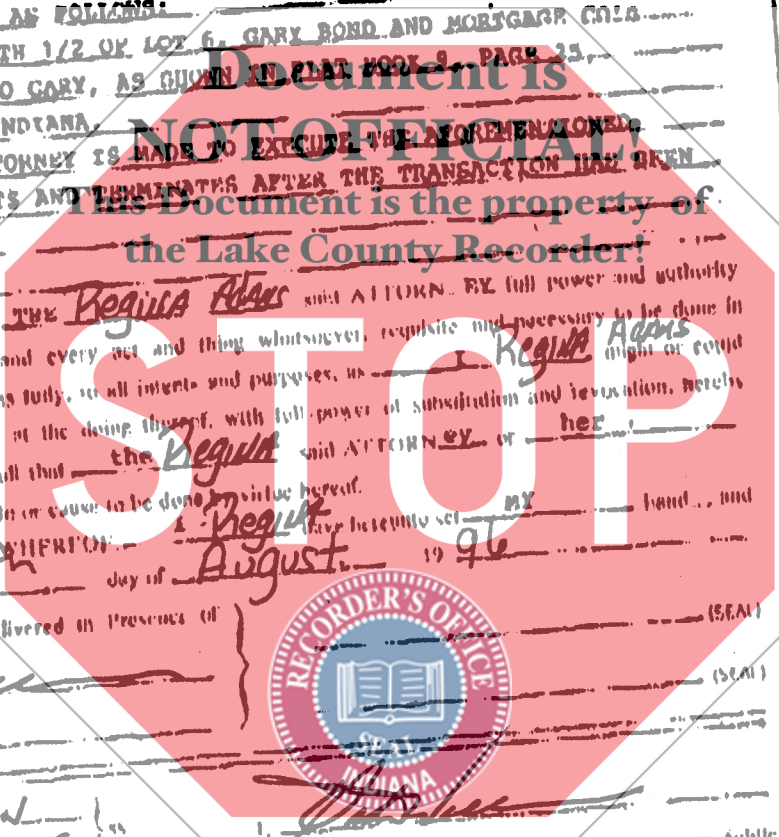


KNOW ALL MEN BY THESE PRESENTS

I, VIRNELL CAIN
 of the CITY of GARY County of LAKE in the
 State of INDIANA do hereby make, constitute and appoint and BY THESE
 PRESENTS do we make, constitute and appoint REGINA ADAMS

of the CITY of GARY County of LAKE and
 State of INDIANA true and lawful ATTORNEY for HER and
HER name, place and stand to EXECUTE NOTE AND MORTGAGE
GIVEN TO CITYSCAPE MORTGAGE IN THE SUM OF \$40,125.00.
AND ALL OTHER DOCUMENTS RELATING TO THE PROPERTY COMMONLY
KNOWN AS 1926 ROOSEVELT, LAKE COUNTY, GARY, IN.

LEGALLY DESCRIBED AS FOLLOWS:
LOT 7 AND THE SOUTH 1/2 OF LOT 6, GARY BOND AND MORTGAGE CO'S
SECOND ADDITION TO GARY, AS SHOWN ON PLAT BOOK 9, PAGE 23,
IN LAKE COUNTY, INDIANA.
THIS POWER OF ATTORNEY IS MADE TO EXCLUDE THE AFOREMENTIONED
MORTGAGE DOCUMENTS AND TERMINATES AFTER THE TRANSACTION HAS BEEN
COMPLETED.



giving and granting unto THE Regina Adams and ATTORNEY full power and authority
 to do and perform all and every act and thing whatsoever, requisite and necessary to be done in
 and about the premises, as fully, in all intent and purposes, as Regina Adams
 if personally present at the doing thereof, with full power of substitution and revocation, hereby
 ratifying and confirming all that the Regina Adams said ATTORNEY or her
 substitute shall lawfully do or cause to be done in virtue hereof.
 IN TESTIMONY WHEREOF, Regina Adams have hereunto set MY hand, and
 seal, this 30th day of August, 1996

Witness my hand and delivered in presence of
[Signature] (SEAL)
[Signature] (SEAL)

STATE OF IN
 COUNTY OF LAKE
 I, Regina Adams, a natural person,
 do hereby certify that Regina Adams, a natural person,
 personally known to me to be the same person whose name SADE sub-
 scribed to the foregoing instrument appeared before me this day in person, and
 acknowledged that she signed, sealed and delivered the said instrument as
 GIVEN under my hand and official seal, for the uses and purposes therein set forth
 this 30 day of Aug, 1996

Prepared by: VIRNELL CAIN
 Mail to:

Ameritile Inc.
 18220 Harwood Ave.
 Homewood, IL 60430

[Signature]
 Notary Public

96062408

STATE OF INDIANA
 LAKE COUNTY
 FILED FOR RECORD
 96 SEP 18 PM 11:18
 MARGARETTE CLEVELAND
 RECORDER

1512-96

960
 OK # 14719
 GP