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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

97 OCT 14 AM 11:30

MORRIS W. CARTER
RECORDER

# Durable Power of Attorney

I (We CYNTHIA M. JERGE of 111 HILANDS PLACE, PITTSBURGH, PA 15237 do make, constitute and appoint MARTIN R. JERGE of 7546 FOREST AVENUE, MUNSTER, IN 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 10334 FOX RUN, MUNSTER, IN 46321, LAKE County, State of INDIANA, described as:

LOT 116 IN BRIAR CREEK ADDITION TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 65 PAGE 44, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

Commonly known as: 10334 FOX RUN, MUNSTER, INDIANA 46321

Tax Identification Number: 18 28-526-114 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.

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

NBD 4561 Rev 12/96

NORTHWEST INDIANA TITLE SERVICES, INC.
162 Washington Street
Lowell, Indiana 46356

97-5515

11.00
CH 4237
CP

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 OCTOBER 31, 19 97.

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

**In Witness Whereof,** I (we) have set my (our) hand and seal this 22nd day of September, 19 97.

**Witnesses:** Denise Picciafoco (Denise Picciafoco)

Judy Flick (Judy Flick)

**Signers** Cynthia M. Jerge
CYNTHIA M. JERGE

STATE OF PA )
) SS.
County of Allegheny )

The foregoing instrument was acknowledged before me this day of September 22, 1997.

by Cynthia M. Jerge.

Notary Public Cindy A Silveri

State of PA

County of Allegheny

My Commission Expires: 2/26/01

Notarial Seal
Cindy A. Liberi, Notary Public
Pittsburgh, Allegheny County

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

(Blank lines completed by:
KAREN CRUSE )
Please Type

When recorded return to:

NBD MORTGAGE COMPANY

115 SOUTH COURT STREET

CROWN POINT, IN 46307