

Chicago Title Insurance Company

03
H 494670 LD

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

97082098

97 DEC - 2 AM 10:15

No: 257-500-00404

Borrower: WAYNE G. JOHNSTON

MORRIS W. CARTER

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Shirley L. Haney,
Manager, of TECH CREDIT UNION ("Company"), acting on behalf of the
Company, have made, constituted, and appointed and by these presents do make, constitute, and appoint
UNITED COMPANIES LENDING CORPORATION ("Assignee") as the Company's true and lawful
agent and attorney-in-fact, for the Company and in the Company's name, place, and stead to execute,
endorse, acknowledge, and deliver such documents and to take whatever action as such attorney-in-fact
may deem necessary and appropriate for the purpose of negotiating, assigning, and transferring from the
Company to Assignee mortgage notes, mortgages, deeds of trust, and other liens pertaining to or affecting
the following described real property located in LAKE County, IN:

SEE EXHIBIT "A" (LEGAL DESCRIPTION) ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

which has the address of 6731 OSBORN STREET, HAMMOND, IN 46323. The Company hereby gives
such attorney-in-fact full power and authority to do and perform all and every act and thing whatever
requisite and necessary to be done in connection with the purpose stated herein as fully to all intents and
purposes as the Company might or could do, hereby ratifying and confirming on behalf of the Company
whatever such attorney-in-fact shall or may do by virtue hercof.

This Limited Power of Attorney shall remain in effect for the purpose stated herein until specifically
revoked in writing. In the event this Limited Power of Attorney is filed or recorded, such written revocation
must be similarly filed or recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 31st day of October, 19 97, in the capacity stated herein.

TECH CREDIT UNION

By: Shirley L. Haney

Shirley L. Haney, Manager

(Typed Name and Title)

(R&A)lnhdpoa.ucl

1300
SW

4494670

CORPORATE ACKNOWLEDGMENT

State of Indiana
County of Lake

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§

Before me, the undersigned authority, on this day personally appeared Shirley L. Haney
Manager of TECH CREDIT UNION, a corporation, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed, in the capacity therein stated and as the act and deed of said corporation.

Given under my hand and seal of office on this 31st day of October, 19 97.

Witness:

Shirley L. Haney
Manager

Name and Title
Witness:

Marilyn J. Makowski
Receptionist

Name and Title
Attest:

[Signature]
LOAN OFFICER

Name and Title

Seal

Virginia Cantrell
Notary Public
Virginia Cantrell
Typed Name

My commission expires: 4-1-00

Prepared by:
Robertson & Anschutz, P.C.
2425 West Loop South, Suite 800
Houston, Texas 77027-4207
(713) 871-9600

UNITED COMPANIES LENDING CORPORATION
4041 ESSEN LANE, 4TH FLOOR
BATON ROUGE, LA 70809

Return To:
CHICAGO TITLE
9105 INDIANAPOLIS BLVD.
HIGHLAND, IN 46322

THE NORTH 40 FEET OF LOT 7 AND THE SOUTH 5 FEET OF LOT 6, BLOCK 13,
FORESTDALE, IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 20, PAGE 16,
IN LAKE COUNTY, INDIANA.