1

(1)

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that David A. Ward has/have made, constituted and appointed, and by these presents do make, constitute and appoint Louise Bryant-Lee true and lawful Attorney for him and in his name, place and stead

This is a power of attorney for the sole and exclusive purpose of closing a real estate transaction on the real property below described. The power herein conferred includes but is not limited to the execution of any and all Notes, Mortgages, Mortgagor Affidavits and other closing documents necessary to complete the refinance transaction. The power of attorney specifically grants the right to the agent to encumber the below described real property with a certain purchase money mortgage incidental to the refinance of these involved real estate.

Lot 16 in The Pyramid Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 52 page 35, and amended by Plat of Correction recorded in Plat Book 52 page 70, in the Office of the Recorder of Lake County, Indiana.

Key No. 46-594-16.

97084847

giving and granting unto said Attorney full power to do every act necessary to be done about the premises as fully as he might or could do if personally present, with fully power of substitution and revocation, hereby ratifying and confirming all that said Attorney, or _____ substitute shall lawfully do or cause to be done by virtue thereof.

In Witness Whereof, the said David A. Ward has/have set his hand and seal this _____ day of _____, 1997.

x David A. Ward
David A. Ward

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 DEC 1 AM 10:02
MORRIS W. WATER
RECORDER

STATE OF Oklahoma)
) SS:
COUNTY OF OKLA)

On this 1 day of November, 1997, before me, the undersigned, Notary Public in and for said County, personally appeared David A. Ward and acknowledged the execution of foregoing instrument.

G. BRADFIELD SULLIVAN
NOTARY PUBLIC
IN AND FOR
STATE OF OKLAHOMA
OKLAHOMA COUNTY

G B Sullivan
, Notary Public
Resident of OKLA. County

My Commission Expires:
Sept 20, 1998

This instrument prepared by: Mark S. Lucas, 300 E. 90th Dr., Merrillville, IN 46410

Ticor-M.O. 210622 Bryant-Lee

9.00