

Power of Attorney

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

Know All Men by These Presents That **Bobby L Cloud**
97 DEC 16 AM 9:50
97086151

MORRIS W. CARTER
have made, constituted and appointed, and by these presents do make, constitute
and appoint **Geri L Jones** true and lawful Attorney for
Him and in His name, place and stead

This is a power of attorney effective solely and exclusively for the purpose of purchasing real estate. The power herein conferred includes but is not limited to the execution of any and all notes, mortgages, tax proration agreements, mortgagor affidavits and closing documents necessary to complete the real estate 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 purchase of the involved real estate:

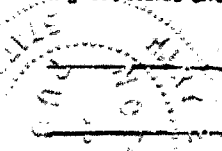
Lot 4, in block 3 in Meadowdale Subdivision,
as shown in Plat Book 31, Page 52 in Lake
County, Indiana; more commonly known as
1851 W 54th Avenue, Merrillville INdiana 46410

Key No. 15-266-4.

giving and granting unto **Geri L Jones** 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 full power of substitution and revocation, hereby ratifying and confirming all that **Geri L Jones** said Attorney, or ----- substitute shall lawfully do or cause to be done by virtue thereof.

In Witness Whereof, The said
ha hereunto set hand and seal this 10th day of December 1997

Signed, sealed and delivered in presence of



Geri L Jones (SEAL)
Geri L Jones
Bobby L Cloud (SEAL)
Bobby L. Cloud (SEAL)

This instrument prepared by:

Handwritten initials and date: 11/10/97

STATE OF INDIANA, LAKE County, ss:

Before me, the undersigned, a Notary Public in and for said County, this
10th day of December 1997 came

Eric L. Jones &
Betty L. Cloud

and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

Mary E. Smith

Notary Public.

MARY E SMITH
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY

My Commission expires.....MY COMMISSION EXP NOV 9, 2000.....

