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STATE OF INDIANA
LAKE COUNTY
RECORDS

93 APR - 7 1998 **FILED**

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POWER OF ATTORNEY, **SAM ORLICH**
AUDITOR LAKE COUNTY

KNOW ALL MEN BY THESE PRESENTS, That the undersigned, MICHAEL F. FRAIN, has made, constituted and appointed, and by these presents do make, constitute and appoint GAIL M. PEMENT-FRAIN true and lawful Attorney-in-Fact for me and in my name, place and stead and said Attorney-in-Fact is hereby authorized on my behalf to do and perform all and every act and thing whatsoever requisite and necessary to close out on my behalf that certain real estate (including all the improvements thereon) located in LAKE County, INDIANA, more particularly described as follows:

THE SOUTH 40 FEET OF LOT 47 AND THE NORTH 20 FEET OF LOT 48 IN GLENWOOD ADDITION TO HOBART, UNIT 2, AS PER PLAT THEREOF, RECORDED FEBRUARY 27, 1969 IN PLAT BOOK 39 PAGE 67, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

This is a special Power of Attorney effective solely and exclusively for the purpose of processing and handling the purchase and the Closing of such purchase of said real estate and to empower and authorize said Attorney-in-Fact to accept a Deed conveying Grantor's said real estate together with the improvements thereon and to execute, acknowledge, and deliver in my name such documents as such Attorney-in-Fact may deem proper, and at the closing of said sale to execute on behalf of the undersigned, any and all documents necessary to effectuate the outright purchase of said real estate including, but not limited to approving and executing any and all financial settlement statements, agreements pro-rating real estate taxes, affidavits, escrow agreements, all notes, mortgages, Offers to Purchase real estate, Land Contracts, mortgagor affidavits and all closing documents necessary to complete the transaction. The Power of Attorney specifically grants the right to the Attorney-in-Fact to encumber the below described real property with a certain purchase money Mortgage incidental to the purchase of the involved real estate which Mortgage denominates CONTOUR MORTGAGE GROUP, INC. as the Mortgagee therein and which Mortgage is for the principal amount of \$ 84,918.00 xxxxxxxx. It is my purpose in this Power of Attorney to authorize the said Attorney-in-Fact to handle my interest in and about the purchase of the aforescribed real estate as well as all matters in connection with the purchase of said real estate and said Attorney-in-Fact is authorized on my behalf to execute any and all instruments to accomplish the outright purchase of said real estate and to do and perform any and all acts necessary in and about the closing of said real estate transaction.

It is my intention in this Power of Attorney instrument that I am creating by this instrument a Durable Power of Attorney appointment under the INDIANA Durable Power of Attorney Act so that Power of Attorney document shall not be terminated or affected by my later disability or incompetency.

COMMUNITY TITLE CO
FILE NO 2 11930

(CONTINUED)

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Any act or thing lawfully done by my Attorney-in-Fact under this instrument shall be binding on the undersigned's assigns, heirs, legatees and devisees, and personal representatives. I hereby give and grant unto said Attorney-in-Fact full power to do every act necessary to be done about the premises as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said Attorney-in-Fact or his substitute shall lawfully do or cause to be done by virtue thereof.

In Witness Whereof, the undersigned has hereunto set his/her hand and seal this 26 day of MARCH, 1998.

Signature of attorney-in-Fact.

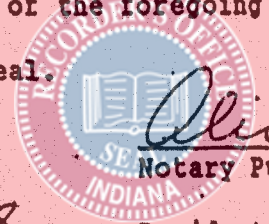
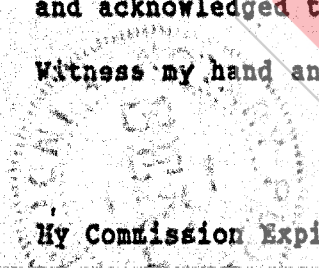
Gail M. Pement-Frain
GAIL M. PEMENT-FRAIN

Michael F. Frain
MICHAEL F. FRAIN

STATE OF LAKE County, SS:

Before me, the undersigned, a Notary Public in and for said County, this 26th day of MARCH, 1998 came MICHAEL F. FRAIN and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.



Alice J. Szalony
Notary Public

My Commission Expires 7/6/98 Resident of Lake County.

This Instrument Prepared by: PATRICK McMANAMA, ATTORNEY AT LAW
ID 9534-45

REAL ESTATE COMMONLY KNOWN AS 1442 SWIFT ST., HOBART, IN. 46342

UNIT 27 KEY NO. 17-231-8