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STATE OF INDIANA  
LAKE COUNTY  
FILED NOV 16 1998

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Loan No: 025700034864  
Borrower: PATRICIA A. BONICK

①

### LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, SHIRLEY L. HANEY,  
AGENT, of **REGIONAL FEDERAL 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 **444 NORTH JASPER STREET, GARY, IN 46403**. 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 hereof.

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 10th day of NOVEMBER,  
1998 the capacity stated herein.



**REGIONAL FEDERAL CREDIT UNION**

By: Shirley L. Haney

**SHIRLEY L. HANEY, AGENT**

(Typed Name and Title)

*Cm 222896 (Bonick)*

**TICOR TITLE INSURANCE**  
2686 Willowcreek Road  
Portage, IN 46368



*Ti*  
*B-*  
*A3*

**CORPORATE ACKNOWLEDGMENT**

State of INDIANA §  
County of LAKE §

Before me, the undersigned authority, on this day personally appeared SHIRLEY L. HANEY  
AGENT of REGIONAL FEDERAL CREDIT UNION, A FEDERALLY  
CHARTERED CREDIT UNION, 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, this 10th day of November, 1998.

Witness:

Sherry Trapp  
SHERRY TRAPP, PROCESSOR

Name and Title

Witness:

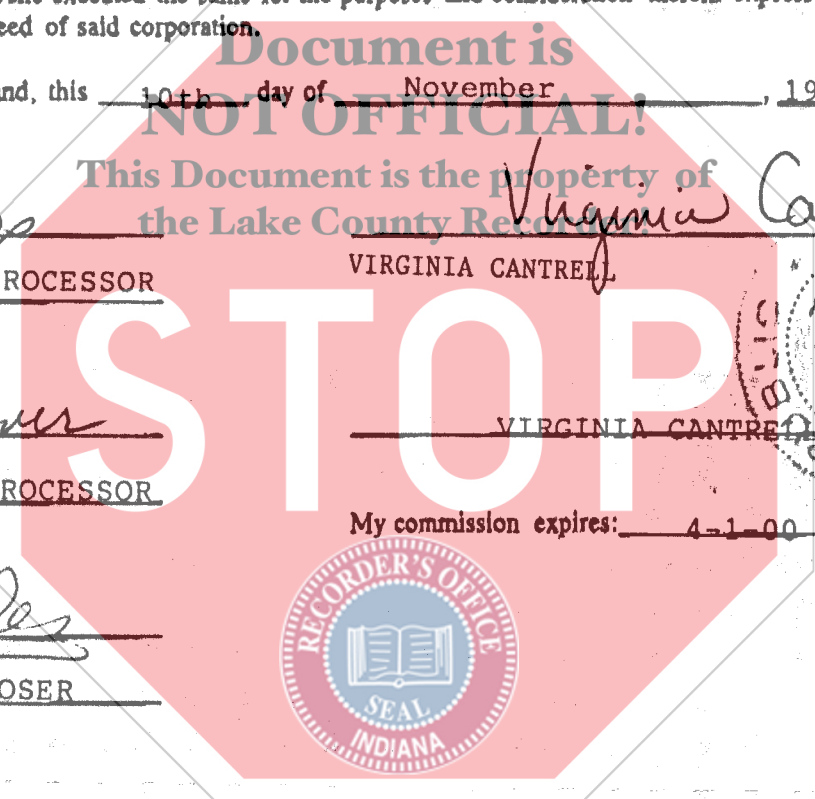
Rose Cleaver  
ROSE CLEAVER, PROCESSOR

Name and Title

Attest:

Linda Mendez  
LINDA MENDEZ, CLOSER  
Name and Title

Seal



RETURN TO:  
TICOR TITLE  
2868 WILLOWCREEK RD  
PORTAGE, IN 46368

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

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**EXHIBIT "A" LEGAL DESCRIPTION**

**LOT 49 AND THE NORTHERLY 1/2 OF LOT 48 IN BLOCK "E" IN GRAND BOULEVARD  
SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT  
BOOK 20, PAGE 8 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.**

