

POWER OF ATTORNEY

Buyer

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, Josie B Black has made, constituted and appointed, and by these presents do make, constitute and appoint Jeryllyn Henderson 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 our behalf that certain real estate (including all the improvements thereon) located

in Lake County, Indiana, more particularly described as follows:

Lot 27, except the West 5 feet thereof, all of Lot 28, and the West 5 feet of Lot 29, Block 15, in South Gary Subdivision, as per plat hereof, recorded in Plat Book 7, page 13, in the Office of the Recorder of Lake County, Indiana

1208 E. 36TH PLACE, GARY, IN 46409
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 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 document 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, mortgage 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 CASHING MORTGAGE, INC. as the Mortgagee therein and which mortgage is for the principal amount of \$ 26,400.00.

It is my purpose in this Power of Attorney to authorize the said Attorney-in-Fact to handle my interests 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

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 27 day of March, 1999.

APR 09 1999

Josie B Black
JOSIE B. BLACK

99030636

Signed, sealed and delivered in the presence of the following witnesses:

PETER BENJAMIN
LAKE COUNTY AUDITOR

STATE OF In. Lake County, SS:

Before me, the undersigned, a Notary Public in and for said County, this 27th day of March, 1999 came Jeryllyn Henderson and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

THELMA HENDERSON
Notary Public, State of Indiana
County of Lake

Thelma Henderson
Notary Public

My Commission Expires Sept. 2, 2001

Resident of Lake County

JOSIE B. BLACK

This instrument prepared by:

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HOLD FOR FIRST AMERICAN TITLE

STATE OF INDIANA
LAKE COUNTY
FILED FOR THE CLERK

NOTARIAL PUBLIC
RECORDED

APR - 9 AM 11

PA 100.15

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