

1

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

LIMITED POWER OF ATTORNEY

99070756

99 AUG 25 PM 1:42

KNOW ALL MEN BY THESE PRESENTS:

MORRIS W. CARTER
RECORDER

I, CANDY L. SMITH, of Schererville, Lake County, Indiana, do hereby make, constitute and appoint my Husband, JAMES L. SMITH, my true and lawful Attorney-in-fact to appear and represent me in connection with any matters concerning the Home Equity Loan in the amount of \$21,500.00 for a term of ten (10) years beginning August, 1999 regarding the parcel of real property located at 223 Barbara Jean Drive, Schererville, IN 46375. This transaction will take place with Calumet Securities, I.S.A.O.A.

I give the said Attorney-in-fact full power to do everything whatsoever requisite and necessary to be done in the premises regarding said real estate; to do and perform each and every act and thing whatsoever requisite and necessary or proper to be done in all matters affecting the above-described real estate, with the same force and effect as though I was personally present and acting for myself, and that I hereby ratify and confirm all that the said appointed Attorney-in-fact shall do by virtue hereof.

IN WITNESS WHEREOF, I have hereunto set my hand this 16th day of August, 1999.

HOLD FOR
Title Express, Inc.
8585 Broadway • Ste. 680
Merrillville, IN 46410

STOP

Candy L. Smith
CANDY L. SMITH

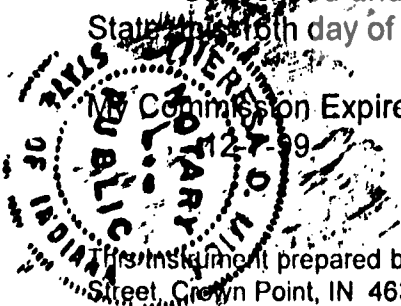
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)



Subscribed and sworn to before me, a Notary Public in and for said County and State on the 16th day of August, 1999.

My Commission Expires:
12-99

Theresa D. Miga
Theresa D. Miga, Notary Public
A resident of Lake County



This instrument prepared by Austgen, Reed & Decker, P.C., by David M. Austgen, Attorney, 130 N. Main Street, Crown Point, IN 46307

10.00
E.P.
08/17/99

25 x 11