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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

**SPECIFIC POWER OF ATTORNEY
TO ENCUMBER REAL PROPERTY**

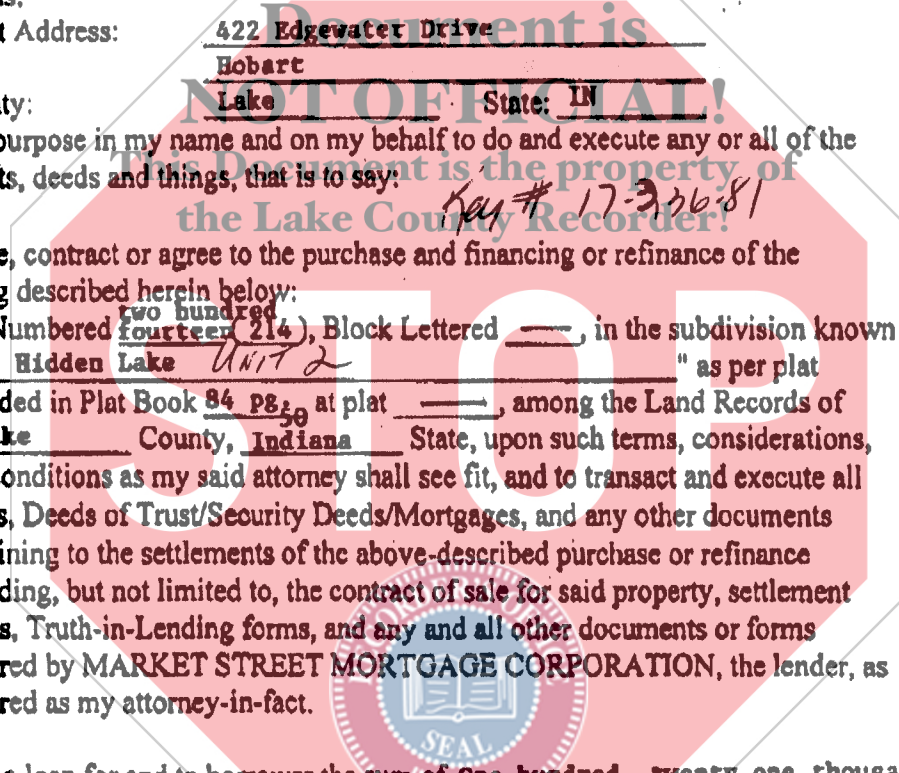
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KNOW ALL MEN BY THESE PRESENTS, that I, Thomas L. Crippl, do hereby constitute and appoint Joseph D. Crippl, my true, sufficient, and lawful attorney to act in all my affairs, undertakings, and business arising/out of the purchase and financing or refinance of real property known as Lot Numbered two hundred fourteen (214), Block Lettered _____, in the subdivision known as "Hidden Lake Unit 2," per plat recorded in Plat Book 84 pg. 50 at plat _____, among the Land Records of Lake County, Indiana State, also known as:

Street Address: 422 Edgewater Drive
City: Hobart
County: Lake State: IN

and for that purpose in my name and on my behalf to do and execute any or all of the following acts, deeds and things, that is to say:



1. Negotiate, contract or agree to the purchase and financing or refinance of the following described herein below:
Lot Numbered two hundred fourteen (214), Block Lettered _____, in the subdivision known as "Hidden Lake UNIT 2" as per plat recorded in Plat Book 84 pg. 50 at plat _____, among the Land Records of Lake County, Indiana State, upon such terms, considerations, and conditions as my said attorney shall see fit, and to transact and execute all Notes, Deeds of Trust/Security Deeds/Mortgages, and any other documents pertaining to the settlements of the above-described purchase or refinance including, but not limited to, the contract of sale for said property, settlement sheets, Truth-in-Lending forms, and any and all other documents or forms required by MARKET STREET MORTGAGE CORPORATION, the lender, as required as my attorney-in-fact.

2. Contract a loan for and to borrow the sum of One hundred, twenty one thousand, three hundred & nineteen Dollars (\$ 121,319.00) for the purchase or refinance of the property specified herein, in my name, bearing interest at the initial rate of seven Percent (7.0 %) per annum or lower for a term of thirty (30) years, with monthly payments, and upon such other terms as my said attorney shall see fit, and to execute, a promissory note or notes for the payment therefore, and as collateral security therefore to execute, acknowledge and deliver a Deed of Trust/Security Deed/Mortgage upon the above-described premises, with the usual power of sale and interest and insurance clauses, and other usual provisions and covenants.

3. Do anything and everything necessary, and sign any and all documents which may be necessary, to exercise the authority granted above, as I could do if personally present.

12.06
C.P.
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Provided, however that all business transacted hereunder for me, or for my account, shall be transacted in my name, and that all endorsements executed by my said attorney for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney and the designation "attorney-in-fact."

This specific Power of Attorney to encumber real property shall survive and not be effected by any disability on my part. My attorney-in-fact is, also, specifically authorized to act on my behalf until he learns of my death, if such event occurs. My attorney-in-fact is hereby authorized to receive and provide all information and disclosures pursuant to the Real Estate Settlement Procedures Act.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this date set forth below:

Signed, sealed and delivered in the present of:

Cheryl A. Bradbel
Witness

Thomas L. Crippliver (Seal)
Name

Jaffrey G. Thulata
Witness

10-1-99
Date

STATE OF
COUNTY OF
to wit:

INDIANA
Porter

I, Mark K Bailey, a Notary Public in and for the aforesaid, in the State of INDIANA, do certify that on October, 1, 1999 *
acknowledge the same before me in my jurisdiction aforesaid.

has *personally appeared
Thomas L. Crippliver

Given under my hand and office seal this 1 day of October, 1999.

Mark K Bailey
Notary Public

My Commission Expires:

March 9, 2001