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Chicago Tide Insurance Company

199006873 LD

**POWER OF ATTORNEY
OF
WILLIAM F. TWOHIG, III, AND KATHILEEN TWOHIG**

BY THIS POWER OF ATTORNEY, we name an attorney-in-fact with power to act on our behalf pursuant to IC 30-5, as it exists now and is amended in the future.

- ATTORNEY-IN-FACT** As our attorney-in-fact, we name Raymond Stofcik
- LIABILITY LIMITED** Our attorney-in-fact shall only be liable for actions undertaken in bad faith.
- POWERS** We give to our attorney-in-fact, the powers specified in this section to be used on our behalf, PROVIDED that our attorney-in-fact shall not have any power which would cause our attorney-in-fact to be treated as the owner of any interest in our property. **THE LETTERS "IC" REFER TO THE INDIANA CODE WHICH IS A COMPILATION OF ALL OF THE INDIANA STATUTES.**

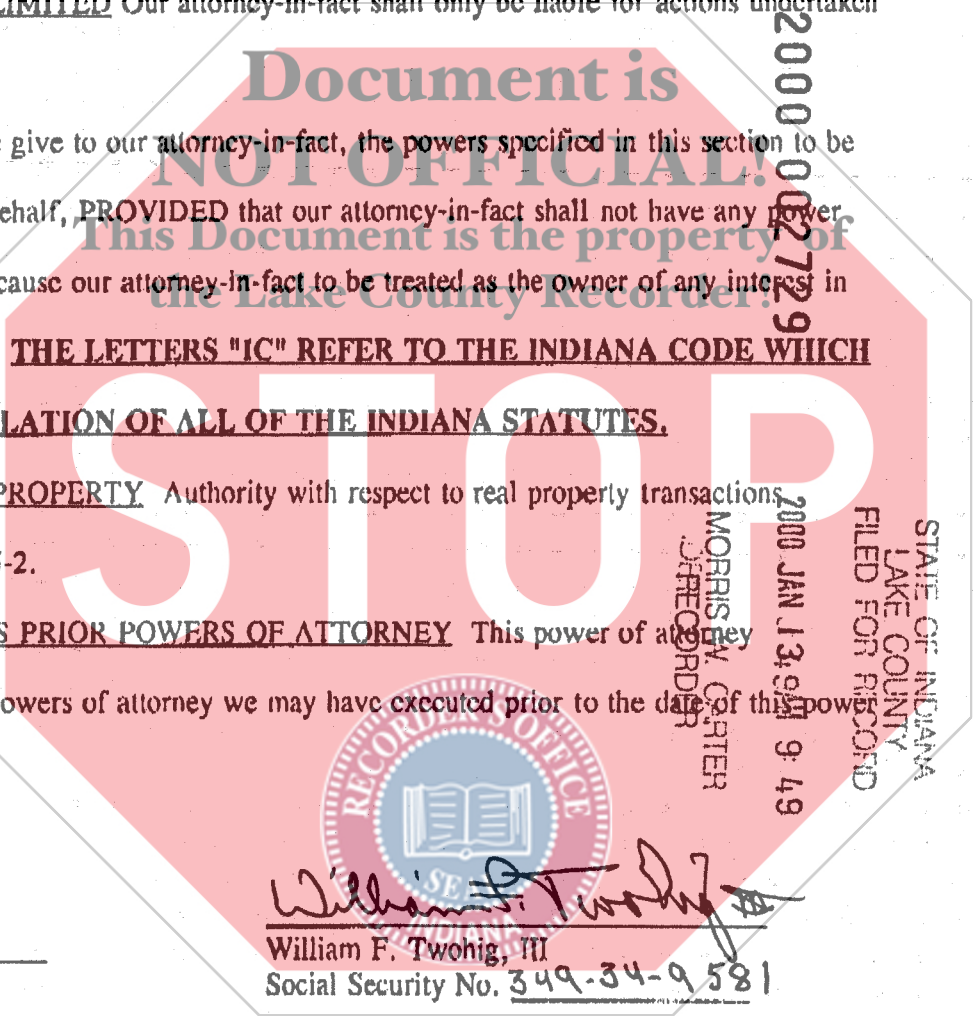
3.01 REAL PROPERTY Authority with respect to real property transactions pursuant to IC 30-5-5-2.

4. SUPERSEDES PRIOR POWERS OF ATTORNEY This power of attorney supersedes all other powers of attorney we may have executed prior to the date of this power of attorney.

Date: 1/5/00

William F. Twohig, III
William F. Twohig, III
Social Security No. 349-34-9581

Kathleen Twohig
Kathleen Twohig
Social Security No. 312-44-2402



2000 JAN 13 9:49 AM
MORRIS W. CRITER
CLERK
RECORDER
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

FILED

JAN 12 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

00655

12-
BS

25x10

STATE OF Tennessee
) SS:
COUNTY OF Loudon)

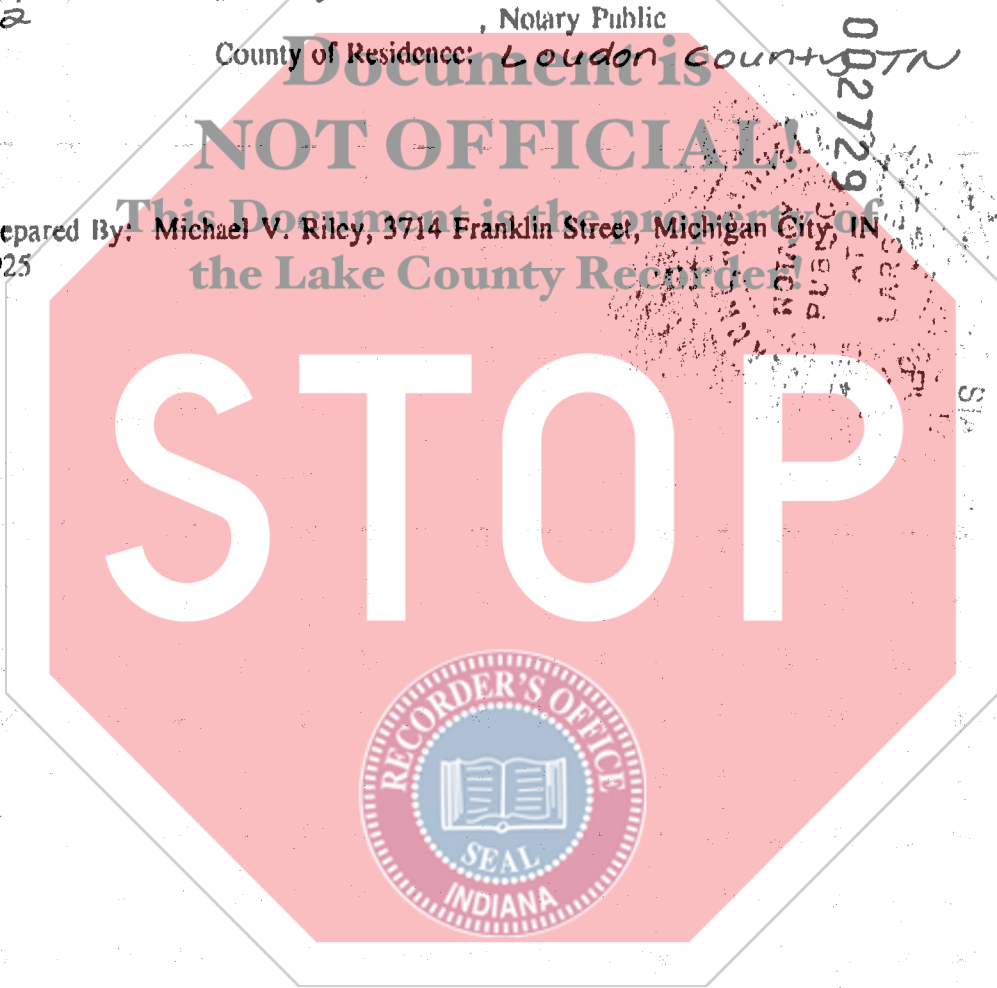
Before me, the undersigned, a Notary Public for the State of ~~Indiana~~ ^{Tennessee}, personally appeared William F. Twohig, III, and Kathleen Twohig, being first duly sworn by me upon their oath, says that the facts alleged in the foregoing instrument are true. Signed and sealed this 5th day of January, 2000.

My Commission Expires:
8/7/2002

James A. Darnell
Notary Public
County of Residence: Loudon County TN

(SEAL)

This Instrument Prepared By: Michael V. Riley, 3714 Franklin Street, Michigan City, IN 46360; 219/879-4925



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JAN 04 2000
NOTARY PUBLIC
JAMES A. DARNELL
LODON COUNTY, TENNESSEE