

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 006616

2000 JAN 31 AM 10:45

POWER OF ATTORNEY
MORRIS W. GANTNER
RECORDER

KNOW ALL MEN BY THESE PRESENT: That the undersigned **John M. Berenc** residing at **427 Osage Drive, Dyer, IN 46311** County of **Lake** and State of **Indiana**, has made, constituted and appointed, and by these present does make, constitute and appoint the following: **Sandra L. Berenc** in the City of **Dyer** and the State of **Indiana**, his true and lawful attorney for him in his name, place and stead, to sign his name to all mortgage and related documents, including promissory notes, pertaining to the residence located at **8143 State Line Road, Munster, IN 46321**. It is the express intent of the undersigned, by the execution hereof, to co-sign the promissory note and mortgage which is to be placed against the above-mentioned residence by **City Mortgage Inc.**

The terms of the mortgage are as follows: **First Mortgage in the amount of \$130,500.00 for a term of thirty (30) years at a rate of 8.375%.**


The Lender's name is **City Mortgage Inc.**, and is located at **1600 167th Street, Suite 18, Calumet City, IL 60409.**

Legal description is **Lot 7, in Broadmoor Annex to Munster, as per plat thereof, recorded in Plat Book 18, page 16, in the Office of the Recorder of Lake County, Indiana. (Key No. 28-47-13) (Unit No. 18).**

That he does grant and give unto said attorney full authority to do and perform all and every act or thing which may be requisite or necessary to be done in the premises, as fully, to all intents and purposes, as he might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that the said attorney shall lawfully do or cause to be done by virtue of this statement.

The powers granted hereunder shall automatically expire and this document shall be revoked on **December 28, 1999.**

IN WITNESS WHERE, he has hereunto set his hand and seal this **18th** day of **December, 1999.**


John M. Berenc

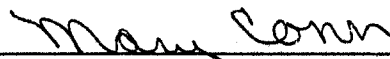
FILED
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STATE OF **Indiana**
County of **Lake**

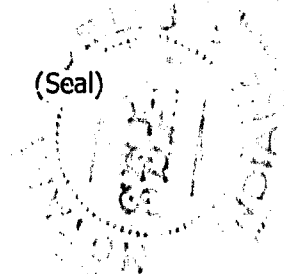
PETER BENJAMIN
LAKE COUNTY AUDITOR

On this **18th** day of **December, 1999**, before me personally appeared **John M. Berenc** known to me to be the person who is described in and who executed the within instrument and acknowledged to me that he executed the same.

My Commission Expires: **8/10/00**


Notary Public **MARY CONN**
LAKE COUNTY RESIDENCE

(Seal)



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HOLD FOR FIRST AMERICAN TITLE

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