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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 MAR -1 PM 12: 29

MORRIS W. CARTER
RECORDER

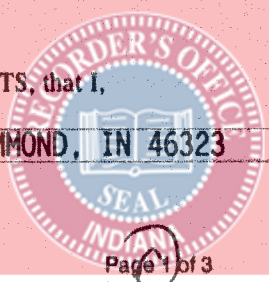
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Document is
NOT OFFICIAL!
SPECIFIC
This POWER OF ATTORNEY of
the Lake County, Indiana
WHEN RECORDED MAIL TO: SPACE ABOVE FOR RECORDERS USE

STOP

LOAN #:
ESCROW/CLOSING #:

KNOW ALL MEN BY THESE PRESENTS, that I,
ROBERT J REYES
6810 RHODE ISLAND AVENUE HAMMOND, IN 46323



FHA/VA/CONV
Specific Power of Attorney
1U0151XX (08/97)

Page 1 of 3

Initials: *[Handwritten initials]*

23991

008742828000001U015

13.00
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CASE #: IN1515970154

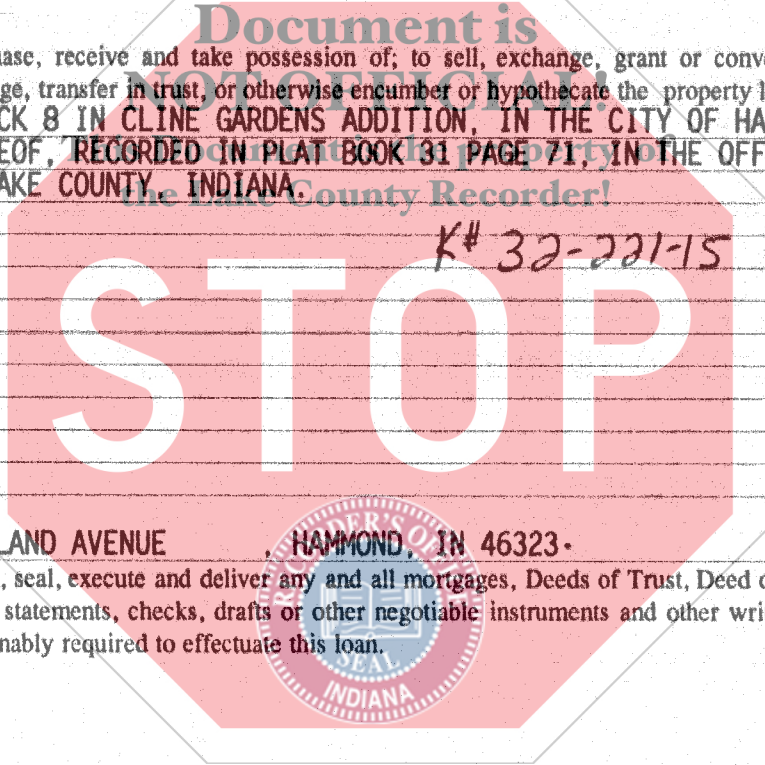
LOAN #: 8742828

herewith nominate, constitute and appoint

YOLANDA R. REYES

my true and lawful attorney-in-fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as: LOT 15 IN BLOCK 8 IN CLINE GARDENS ADDITION, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 31 PAGE 71, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



whose address is

6810 RHODE ISLAND AVENUE, HAMMOND, IN 46323.

and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

FHA/VA/CONV
Specific Power of Attorney
1U0152XX (08/97)

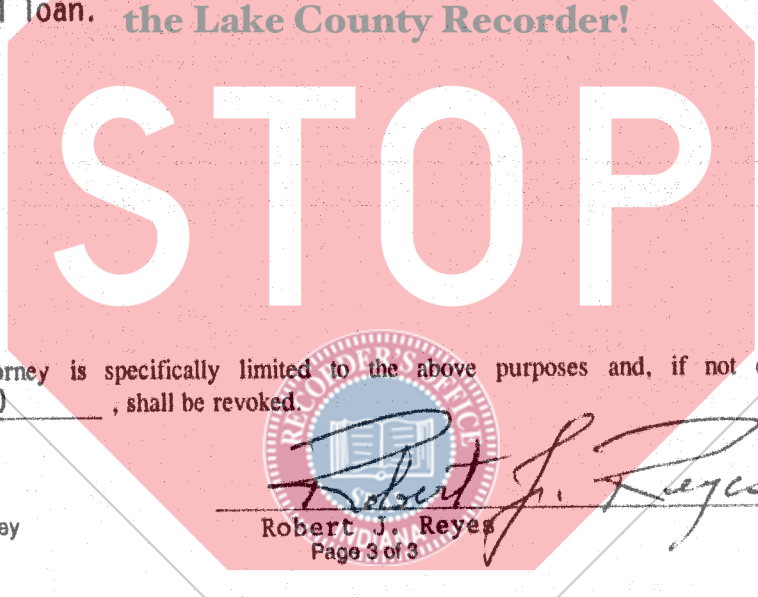
Initials:

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CASE #: IN1515970154

LOAN #: 8742828

I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.



This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to August 17, 2000, shall be revoked.

FHA/VA/CONV
Specific Power of Attorney
1U0153XX (08/97)

Robert J. Reyes
Robert J. Reyes
Page 3 of 3

Principal ✓

State of Indiana, Lake County ss:

On this 28th day of February, 2000, before me, the undersigned a Notary Public in and for said County, personally appeared Robert J. Reyes, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

Denise K. Zawada
Denise K. Zawada

My Commission expires: 8/31/2006
County of Residence: Lake

Prepared by: Robert J. Reyes