

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 018280

POWER OF ATTORNEY

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I, JOSEPH A. CRESS, being at least 18 years of age and mentally competent do hereby designate my daughter, SUSAN L. WATKINS, my true and lawful attorney-in-fact.

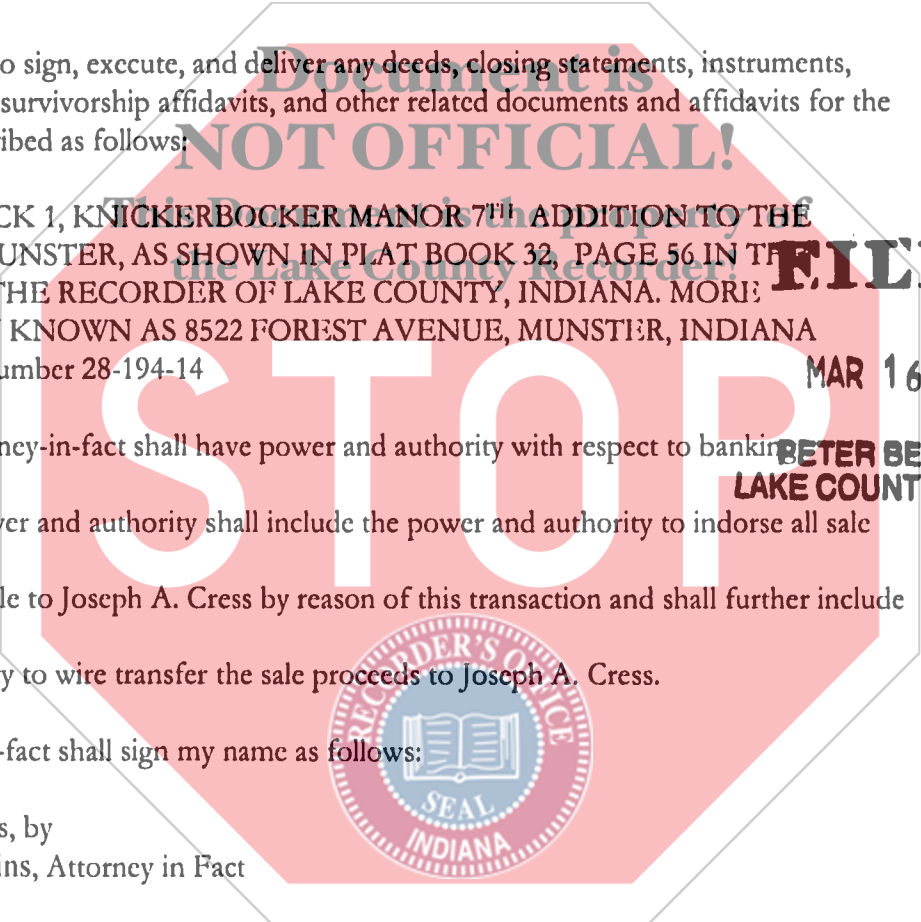
I give to my attorney-in-fact the following power and authority to be used on my behalf. My attorney-in-fact shall have power and authority with respect to real property transactions, including the following:

The authority to sign, execute, and deliver any deeds, closing statements, instruments, disclosure documents, survivorship affidavits, and other related documents and affidavits for the sale of real estate described as follows:

LOT 14, BLOCK 1, KNICKERBOCKER MANOR 7TH ADDITION TO THE TOWN OF MUNSTER, AS SHOWN IN PLAT BOOK 32, PAGE 56 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. MORE COMMONLY KNOWN AS 8522 FOREST AVENUE, MUNSTER, INDIANA 46321. Key Number 28-194-14

Bethwater #16
200001 BT

BURNET TITLE



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**PETER BENJAMIN
LAKE COUNTY AUDITOR**

Furthermore, my attorney-in-fact shall have power and authority with respect to banking transactions. This power and authority shall include the power and authority to indorse all sale proceeds checks payable to Joseph A. Cress by reason of this transaction and shall further include the power and authority to wire transfer the sale proceeds to Joseph A. Cress.

My attorney-in-fact shall sign my name as follows:

Joseph A. Cress, by
Susan L. Watkins, Attorney in Fact

This special power-of-attorney shall be effective solely and exclusively for the purpose of selling the real estate described above. I hereby ratify and confirm all that my attorney-in-fact shall do by virtue of this power-of-attorney.

This power-of-attorney shall be effective upon my signature and shall terminate upon complete and final closing of the above described real estate sale and wire transfer of the proceeds.

12.00
E.P. Ti
[Signature]

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 26th day of

February, 2000.

Joseph A. Cress

Joseph A. Cress

STATE OF COLORADO)
) SS:
COUNTY OF Boulder)

Before me, the undersigned Notary Public in and for said county and state, personally appeared Joseph A. Cress, personally known to me, who in my presence signed, sealed, and acknowledged the execution of the foregoing instrument as his free and voluntary act for the uses and purposes set forth therein.

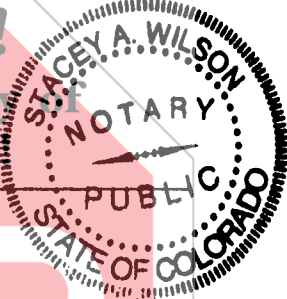
Witness my hand and Notarial Seal this 26th day of February, 2000

My Commission Expires:

MY COMMISSION EXPIRES 11/18/2003

Stacey A. Wilson
Signature of Notary

Stacey A. Wilson
Printed Name of Notary



Resident of Boulder County, Colorado

This Instrument was prepared by: Robert B. Golding, Jr., Attorney at Law, 9250 Columbia Avenue, Suite E-2, Munster, Indiana 46321, (219) 836-8530, Atty. Number 10827-45

