

LODGED FOR RECORD

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BOOK 12
PAGE 485

DEC 22 1999

LESSIE R. JOHNSON
CLERK
Ohio County, Kentucky

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

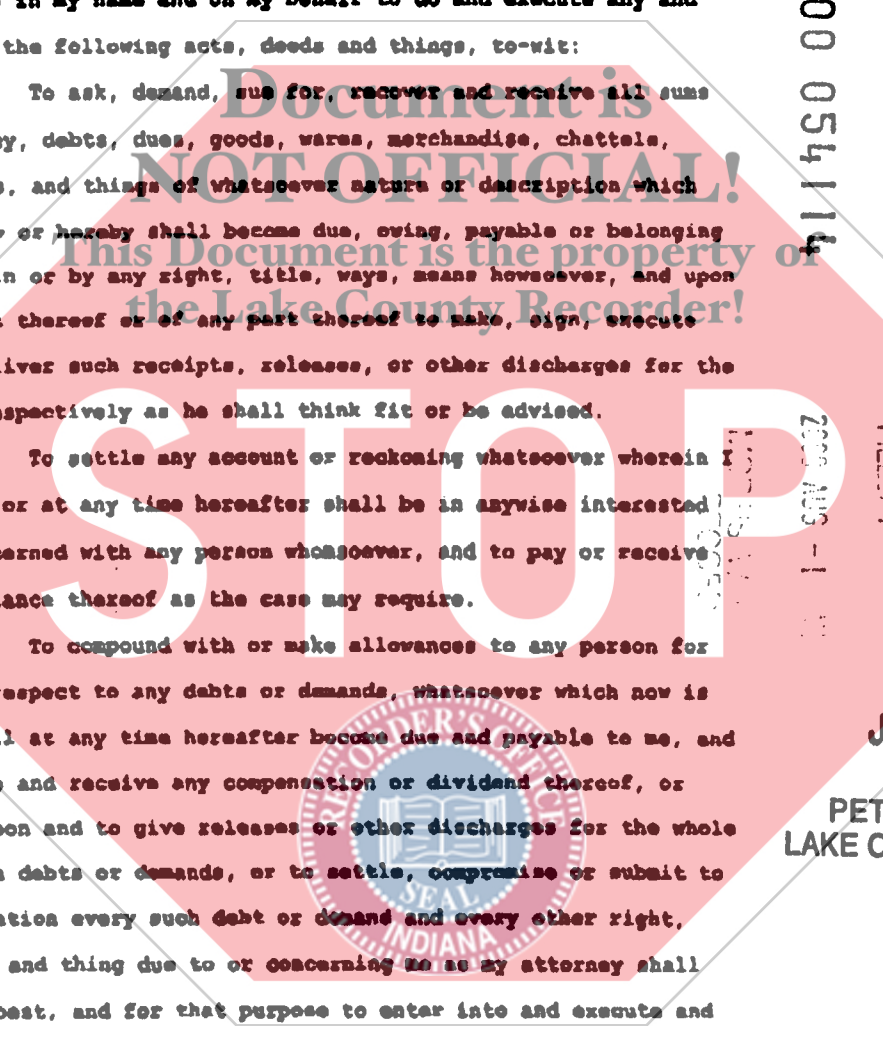
That I, DELPHINE BOWELL, of 8931 Wildwood Drive, Highland, Indiana 47322, do hereby make, nominate and appoint Hoyt Bratcher, of 336 Salem Road, Horse Branch, Kentucky, as my true and lawful attorney to act in, manage and conduct all of my affairs in my name and on my behalf to do and execute any and all of the following acts, deeds and things, to-wit:

1. To ask, demand, sue for, recover and receive all sums of money, debts, dues, wages, merchandise, chattels, effects, and things of whatsoever nature or description which are now or hereby shall become due, owing, payable or belonging to me in or by any right, title, ways, means howsoever, and upon receipt thereof or of any part thereof to make, sign, execute and deliver such receipts, releases, or other discharges for the same respectively as he shall think fit or be advised.

2. To settle any account or reckoning whatsoever wherein I now am or at any time hereafter shall be in anywise interested or concerned with any person whatsoever, and to pay or receive the balance thereof as the case may require.

3. To compound with or make allowances to any person for or in respect to any debts or demands, whatsoever which now is or shall at any time hereafter become due and payable to me, and to take and receive any compensation or dividend thereof, or thereupon and to give releases or other discharges for the whole of such debts or demands, or to settle, compromise or submit to arbitration every such debt or demand and every other right, matter and thing due to or concerning me as my attorney shall think best, and for that purpose to enter into and execute and deliver such bonds of arbitration or other instrument as my attorney may deem advisable in the premises.

4. To commence, prosecute, discontinue or defend all actions or other legal proceedings touching my estate or any part thereof, or touching any matter in which I or my attorney may be in anywise concerned.



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PETER BENJAMIN
LAKE COUNTY AUDITOR

COMMUNITY TITLE COMPANY
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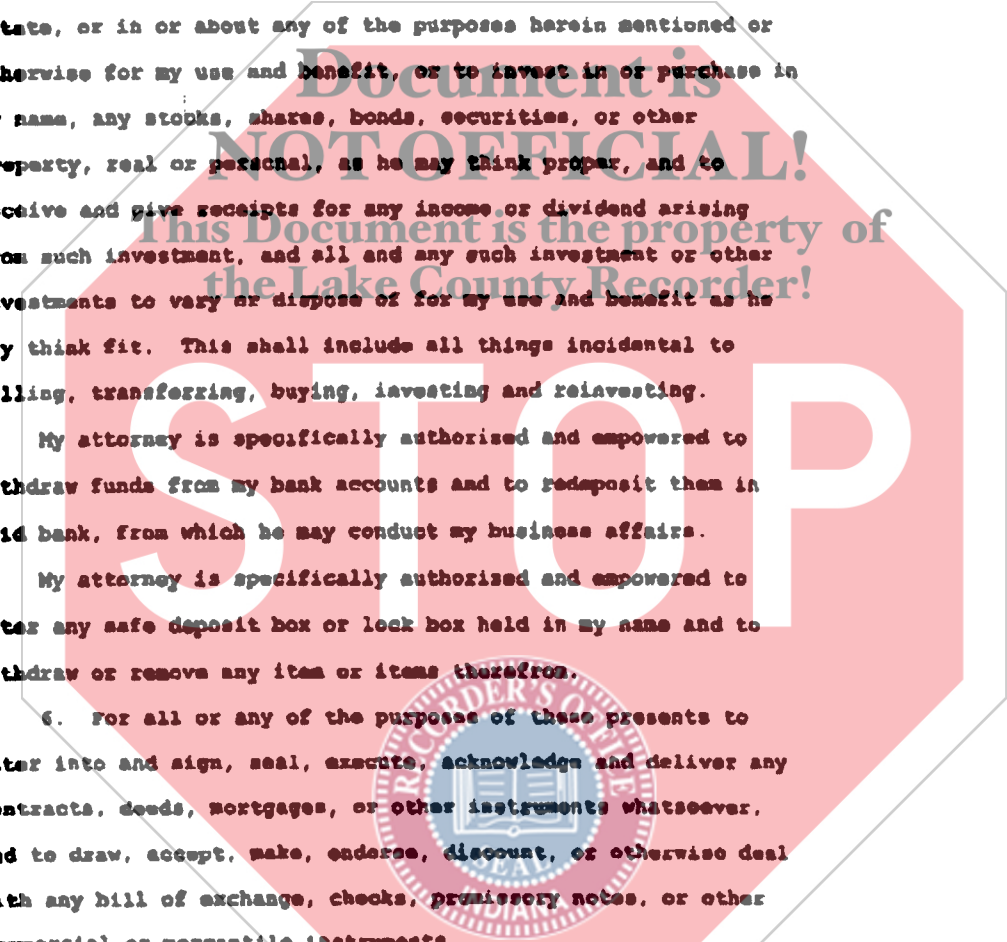
5. To deposit any monies which may come into his hands as such attorney with any bank or banker in my name, and any such monies or other money to which I am entitled which now is or shall be so deposited to withdraw, and use as he shall think fit in the payment of any debts or interest payable to me, or taxes, assessments, insurance, and expenses due and payable or to become due and payable on account of my real and personal estate, or in or about any of the purposes herein mentioned or otherwise for my use and benefit, or to invest in or purchase in my name, any stocks, shares, bonds, securities, or other property, real or personal, as he may think proper, and to receive and give receipts for any income or dividend arising from such investment, and all and any such investment or other investments to vary or dispose of for my use and benefit as he may think fit. This shall include all things incidental to selling, transferring, buying, investing and reinvesting.

My attorney is specifically authorized and empowered to withdraw funds from my bank accounts and to redeposit them in said bank, from which he may conduct my business affairs.

My attorney is specifically authorized and empowered to enter any safe deposit box or lock box held in my name and to withdraw or remove any item or items therefrom.

6. For all or any of the purposes of these presents to enter into and sign, seal, execute, acknowledge and deliver any contracts, deeds, mortgages, or other instruments whatsoever, and to draw, accept, make, endorse, discount, or otherwise deal with any bill of exchange, checks, promissory notes, or other commercial or mercantile instruments.

7. In general, to do all other acts, deeds, matters, and things whatsoever in or about my estate, property and affairs, including sale, conveyance and/or mortgage of my real and personal property, or to concur with persons jointly interested with myself therein in doing all acts, deeds, matters, and things herein, either specifically, or generally described, as fully and effectually to all intents and purposes as I could do in my own proper person if personally present.



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8. I hereby adopt and ratify all of the acts my said attorney has done in pursuance of the power hereby granted as if I were present acting in my own proper person, provided however, that my attorney is not to bind me as surety, guarantor, or endorser for accommodation nor to give away any of my estate whatsoever.

9. My attorney-in-fact shall be eligible to serve in all other fiduciary capacities, for me or for my benefit, including but not limited to trustee, guardian and/or conservator, and I hereby nominate my attorney-in-fact to serve in such capacity or capacities should a Court make such an appointment.

10. My said attorney-in-fact shall not be liable for any loss sustained through error of judgment made in good faith, but said attorney-in-fact shall be liable for willful misconduct or breach of good faith.

11. This Power of Attorney shall become effective upon its execution and shall remain effective until and unless revoked by me in writing. This Power of Attorney shall not be affected by the disability of the principal.

12. A photocopy of this Power of Attorney shall be accepted as if it were an original.

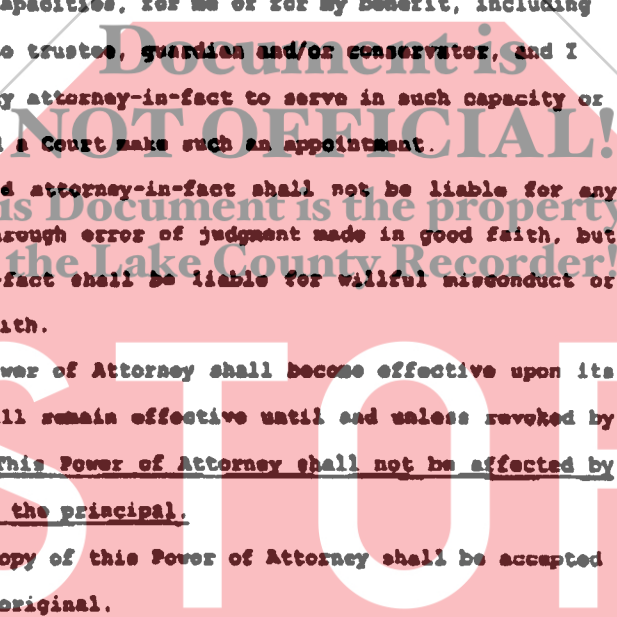
IN WITNESS WHEREOF, I have hereunto fixed my hand and signature this, the 25th day of August, 1999.

Delphine Howell
Delphine Howell, her mark

Howell

Signed and delivered in the presence of Shirley A Ellis, RN and ATHENA SWAK. We further attest that the above-named, Delphine Howell, being unable to sign her name, did affix her mark thereto indicating to us that she intended the same to serve as her signature.

Shirley A Ellis RN
WITNESS TO MARK
Athena Swak
WITNESS TO MARK



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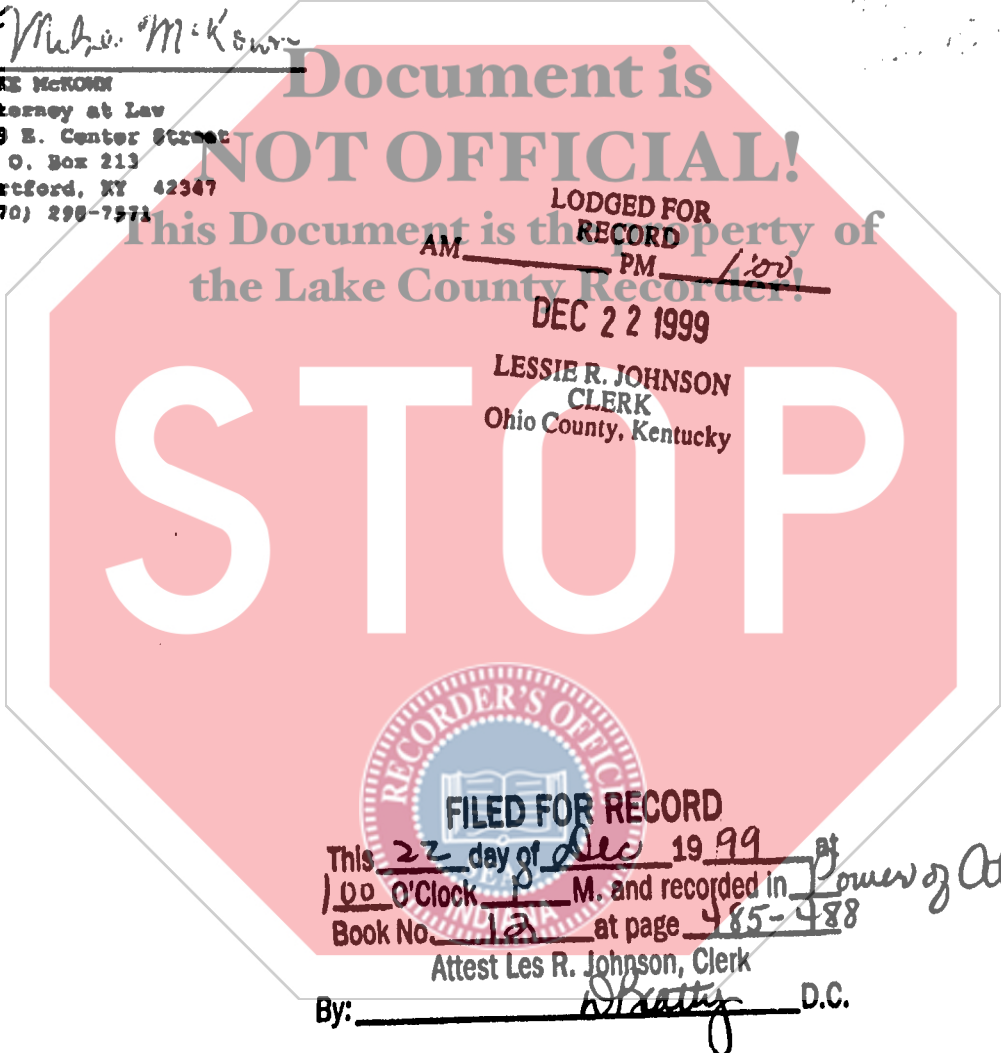
Signed and acknowledged before me by Delphine Howell,
Shirley A. Ellis and Athens Stark on this, the
25th day of August, 1999.

Alexander R. ...
NOTARY PUBLIC
My Commission Expires 10-27-2001

PREPARED BY:

Mike McKown

MIKE MCKOWN
Attorney at Law
119 E. Center Street
P. O. Box 213
Hartford, KY 42347
(270) 298-7571



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DEC 22 1999

LESSIE R. JOHNSON
CLERK
Ohio County, Kentucky



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This 22 day of Dec 1999 at
1:00 O'Clock 1 M. and recorded in Power of Attorney
Book No. 12 at page 485-488

Attest Les R. Johnson, Clerk

By: [Signature] D.C.