

F. SAFE DEPOSIT BOX. I have a safe deposit box, Number _____

at _____
(BANKING INSTITUTION) (BRANCH) (CITY)

I give my attorney in fact power to enter or have access to that box and to any other safe deposit box in my name either individually or jointly with any other person. I give the power also to remove property from such box or add property to it, and to relocate such box within the banking institution or at another. Powers here given are in addition to those incorporated into this Power of Attorney by reference.

G. DURATION OF POWER OF ATTORNEY. SELECT ONLY ONE OF THE FOLLOWING PROVISIONS BY STRIKING ALL INAPPLICABLE PROVISIONS: [in case of insufficient striking, provision applies]:

1. This Power of Attorney is not terminated by my incapacity.

~~2. This Power of Attorney terminates on _____ (DATE) _____ (DATE) _____~~

~~3. This Power of Attorney terminates upon my incapacity on _____ (DATE) _____~~

~~4. _____ (DATE) _____~~

H. REVOCATION OF PRIOR POWERS. I do ~~not~~ revoke all powers of attorney I signed before the date of this Power of Attorney. Revocation does not affect the validity of an act performed under a prior power of attorney. In case of failure to strike, prior powers are revoked.

I. GUARDIANS. If protective proceedings for my person or for my estate, or for both, are commenced, I nominate DENNIS KUTKA as guardian of my person, and DENNIS KUTKA as guardian of my estate, to serve in each case without bond as may be permitted by law.

J. SUCCESSOR ATTORNEY IN FACT. As a successor to my attorney in fact I designate and name MARTIN KUTKA. Such successor shall become my attorney in fact when the person(s) first designated and named has/have failed or ceased to serve as specified in the Statute, or has/have declined to serve.

By giving me written notice while I am not incapacitated, my attorney in fact may resign or decline to serve. During a period of my incapacity, my attorney in fact shall continue to serve until a successor attorney in fact is authorized to act under this Power of Attorney, whether designated and named in this Power of Attorney as such successor or selected by a court of competent jurisdiction to be such successor.

K. BINDING EFFECT. Any act or thing performed by my attorney in fact under this Power of Attorney binds me and my successors in interest, as the Statute provides.

Signed this 10TH day of DECEMBER, 1999, in 3 counterparts, each of which shall be considered an original. Counterpart No. 2

Harriet Kutka
HARRIET KUTKA PRINCIPAL'S SIGNATURE

PRINCIPAL'S SOCIAL SECURITY NUMBER

17856 WALTER STREET

PRINCIPAL'S STREET OR OTHER ADDRESS

LANSING, IL 60438

PRINCIPAL'S CITY, STATE AND ZIP CODE

STATE OF INDIANA, COUNTY OF LAKE SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 10TH day of DECEMBER, 1999, personally appeared the principal named above, signed this Power of Attorney, and acknowledged the execution of it, as the voluntary act and deed of the principal, for the uses and purposes therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal the day and year last above written.

Suzette M. Davis
SUZETTE M. DAVIS
NOTARY PUBLIC'S SIGNATURE

SUZETTE M. DAVIS
NOTARY PUBLIC'S NAME, PRINTED OR TYPED

My Commission Expires: 6/13/07 Resident of LAKE County.

This instrument prepared by THOMAS L. KIRSCH, 131 Ridge Road, Munster, IN 46321, Attorney at Law.

MAIL TO:

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ADDENDUM TO THE POWER OF ATTORNEY

I, THE UNDERSIGNED BUYER OF A CERTAIN PROPERTY LOCATED AT 548 Blue Jay Way, Dyer, IN, (Legal: Lot 70 in Meadows of Dyer, Phase Two B, an Addition to the Town of Dyer, as per plat thereof, recorded in Plat Book 84, page 99, in the Office of the Recorder of Lake County, Indiana) CERTIFY THE POWER OF ATTORNEY IS SPECIFICALLY FOR THE PURCHASE OF THE ABOVE PROPERTY.

10. Harriet

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

HARRIET T. KUTKA (BORROWER)

DENNIS KUTKA, POWER OF ATTORNEY FOR HARRIET T. KUTKA

SUBSCRIBED TO AND SWORN TO BEFORE ME, A NOTARY PUBLIC IN AND FOR LAKE COUNTY, INDIANA, THIS 30th DAY OF AUGUST, 2000.



Beth A. Kolbert

BETH A. KOLBERT
NOTARY PUBLIC STATE OF INDIANA
Resident of Lake County
My Commission Expires July 11, 2001