STATE OF INDIANA LAKE COUNTY FILED FOR FULLIAD

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POWER OF ATTORNEY DER

POWER OF ATTORNEY of JEREMY JOHN CROSS a/k/a JEREMY JOHN HINES (PRINCIPAL) to CHRISTOPHER W. CROSS (ATTORNEY IN FACT).

I HEREBY NOMINATE, CONSTITUTE AND APPOINT Christopher W. Cross whose address is 4325 Ash Avenue, Hammond, Indiana 46327 as my true and lawful Attorney-in-Fact to do and perform for me and in my name the following:

REAL ESTATE. 1 confer general authority to my Attorney-in-Fact to act on my behalf with respect to Real Property, including but not limited to the following described Real Estate:

The North Three (3) Feet of Lot 12, All of Lot 13, and the South Nineteen (19) Feet of Lot 14, in Block 2, F.R. Motts Addition to Hammond, as per plat thereof, recorded in the Recorder's Office of Lake County, Indiana.

Commonly known as:

4325 Ash Avenue Hammond, IN 46327

Tax Key Number:

26-135-116

l incorporate by reference all of the powers set forth in I.C. 30-5-5-2, as now enacted or as may be amended from time to time, into this Power of Attorney.

TANGIBLE PERSONAL PROPERTY. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Tangible Personal Property. I incorporate by reference all of the powers set forth in 1.C. 30-5-5-3, as now enacted or as may be amended from time to time, into this Power of Attorney.

BONDS, SHARES AND COMMODITIES. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Bonds, Shares and Commodities. I incorporate by reference all of the powers set forth in I.C. 30-5-5-4, as now enacted or as may be amended from time to time, into this Power of Attorney.

BANKING. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Banking. I incorporate by reference all of the powers set forth in I.C. 30-5-5-5, as now enacted or as may be amended from time to time, into this Power of Attorney.

BUSINESS OPERATIONS. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Business Operations. I incorporate by reference all of the powers set forth in I.C. 30-5-5-6, as now enacted or as may be amended from time to time, into this Power of Attorney.

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PETER BENJAMIN LAKE COUNTY AUDITOR

13,00 1223 INSURANCE. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Insurance. I incorporate by reference all of the powers set forth in I.C. 30-5-5-7, as now enacted or as may be amended from time to time, into this Power of Attorney.

BENEFICIARIES. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Beneficiaries. I incorporate by reference all of the powers set forth in I.C. 30-5-5-8, as now enacted or as may be amended from time to time, into this Power of Attorney.

GIFTS. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Gifts. I incorporate by reference all of the powers set forth in I.C. 30-5-5-9, as now enacted or as may be amended from time to time, into this Power of Attorney.

FIDUCIARIES. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Fiduciaries. I incorporate by reference all of the powers set forth in I.C. 30-5-5-10, as now enacted or as may be amended from time to time, into this Power of Attorney.

CLAIMS AND LITIGATION. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Claims and Litigation. I incorporate by reference all of the powers set forth in J.C. 30-5-5-11, as now enacted or as may be amended from time to time, into this Power of Attorney.

FAMILY MAINTENANCE. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Family Maintenance. I incorporate by reference all of the powers set forth in I.C. 30-5-5-12, as now enacted or as may be amended from time to time, into this Power of Attorney.

BENEFITS FOR MILITARY SERVICE. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Benefits for Military Service. I incorporate by reference all of the powers set forth in I.C. 30-5-5-13, as now enacted or as may be amended from time to time, into this Power of Attorney.

RECORDS, REPORTS AND STATEMENTS. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Records, Reports and Statements. I incorporate by reference all of the powers set forth in I.C. 30-5-5-14, as now enacted or as may be amended from time to time, into this Power of Attorney.

ESTATES. I confer general authority to my Attorney-in-Fact to act on my behalf with respect to Estates. I incorporate by reference all of the Powers set forth in I.C. 30-5-5-15, as now enacted or as may be amended from time to time, into this Power of Attorney.

GENERAL AUTHORITY WITH RESPECT TO ALL OTHER MATTERS. I confer general authority to my Attorney-in-Fact to act on my behalf as my alter ego with respect to all possible matters and affairs affecting property owned by me that I can perform through an attorney-in-fact.

IN FURTHERANCE OF THESE POWERS, I give my Attorney-in-Fact power and authority to do for me and in my name those things which such Attorney-in-Fact deems expedient to and necessary to effectuate the intent of this instrument as fully as I could do personally for myself, reserving unto myself, however, the power to act on my own behalf and also to revoke the powers given in this instrument.

Any act or thing lawfully done by my Attorney-in-Fact under this instrument shall be binding on me and my heirs, assigns and legal representatives.

Persons to whom this instrument may be delivered may rely on its being in effect and unrevoked unless I shall have executed a proper instrument of revocation and recorded it, or caused it to be recorded, in the Miscellaneous Records of Lake County, Indiana. This Power of Attorney shall not be affected by my later incompetency.

2000, before a Notary Public who has duly witnessed my

signing of this instrument in one counterpart.

4325 Ash Ave.

Hammond, IN 46327

SOCIAL SECURITY NUMBER: 312-88-0415

This Document is the property o

STATE OF INDIANA

the Lake County Recorder!

COUNTY OF LAKE

Before me, a Notary Public in and for said County and State, did personally appear the Principal named above, and acknowledged the execution of the above instrument as the Principal's voluntary act and deed, for the uses and purposes therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 20 day of

anais 2000 carrier collections

John M. Sedia

Notary, Public, State of Indiana

Lake County

is unrevoked and is still in full force and effect upon each and every exercise of powers herein granted.

This Instrument Prepared By: JOHN M. SEDIA, Attorney at Law, #237-45

Highland Office Center

2646 Highway Ave. Suite 106

Highland, IN 46322

219/838-1952 FAX: 219/838-1987