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LAKE COUNTY
RECORDER
2002 MAY 20 AM 9:06
NANCY L. GALLER
RECORDER

2002 007469

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**LIMITED POWER OF ATTORNEY
(REAL ESTATE)**

I, Joe C. Sepulveda of Lake County, State of Indiana, being at least 18 years of age and mentally competent, do hereby designate Heanean Crevison of Lake County, State of Indiana, as my true and lawful attorney-in-fact.

I. POWERS AND PURPOSES

The above-named attorney-in-fact shall have authority with respect to real property transactions pursuant to Indiana Code 30-5-5-2, pertaining to the transaction of real estate described below, situated in Lake County, State of Indiana:

2306 W 82nd St
Merrillville, IN 46410
This Document is the property of
the Lake County Recorder!

The address of such real estate is commonly known as
(the "Real Estate").

This authority shall include, by way of illustration and not limitation, the power:

To make, draw and endorse promissory notes, checks or bills of exchange pertaining to the Real Estate and to waive demand, presentment, protest, notice of protest, and notice of non-payment of all such instruments;

To make and execute any and all contracts pertaining to the Real Estate;

To receive and to demand all sums of money, debts, dues, accounts, bequests, interest and demands pertaining to the Real Estate which are now or shall hereafter become due or payable to us and to compromise, settle or discharge the same;

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To bargain for, contract concerning, buy, sell, or encumber the Real Estate and in any way and manner, deal with personal property located upon or pertaining to the Real Estate; and,

To execute any and all documentation necessary to effectuate the transactions described above, including, but not limited to, closing statements, instruments of conveyance and supporting documentation, certifications, acknowledgments, and like instruments.

To execute any and all notes, mortgage, tax agreements, mortgagor affidavits and closing documents necessary to complete the transaction. Grants the right to the agent to encumber the above real property with a certain purchase money mortgage incidental to the purchase of these involved real estate.

II. EFFECTIVE DATE AND TERMINATION

- A. This Power of Attorney shall be effective as of the date it is signed.
- B. My disability or incompetence shall not affect or terminate this Power of Attorney.
- C. This Power of Attorney shall terminate upon the execution and recordation with the Recorder's Office of the County where the Real Estate is located a written revocation hereof.

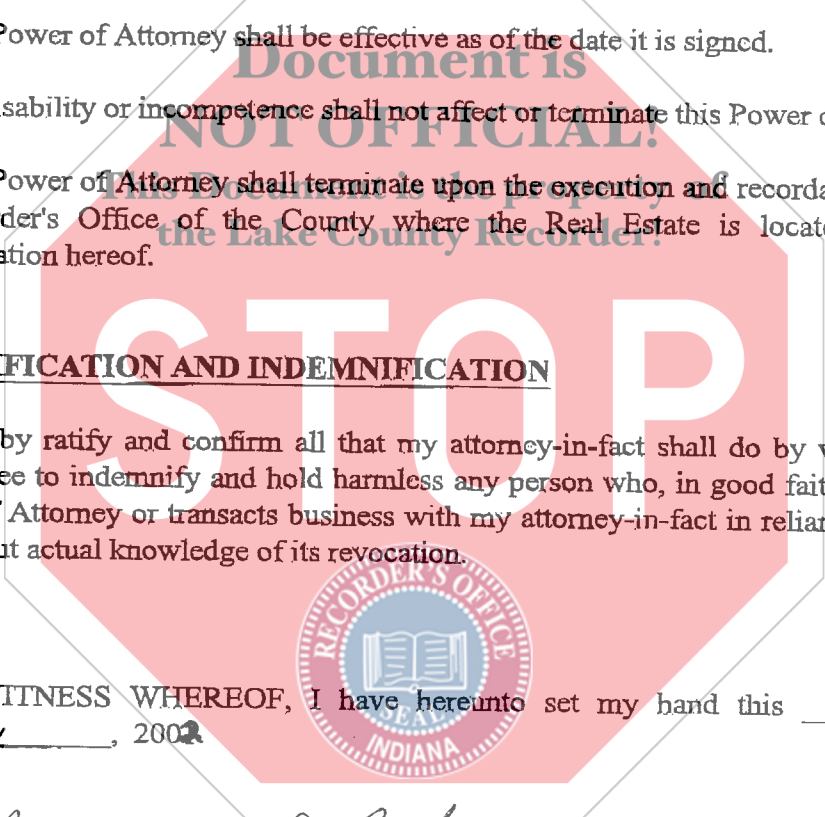
III. RATIFICATION AND INDEMNIFICATION

I hereby ratify and confirm all that my attorney-in-fact shall do by virtue hereof. Further, I agree to indemnify and hold harmless any person who, in good faith, acts under this Power of Attorney or transacts business with my attorney-in-fact in reliance upon this Power, without actual knowledge of its revocation.

IN WITNESS WHEREOF, I have hereunto set my hand this 2 day of January, 2002

Signature: Joe C. Sepulveda

Printed: JOE C. SEPULVEDA



STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State, personally appeared JOE C. SEPULVEDA who acknowledged the execution of the foregoing Power of Attorney, and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS my hand and Notarial seal, this 2TH day of JANUARY, ~~2001~~ 2002.

Patricia E. Casillas
Notary Public

PATRICIA E. CASILLAS
Printed
Commission Expires: 07/22/09
Resident of LAKE County

