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SPECIAL AND LIMITED POWER OF ATTORNEY

OF

JEFFERY L. HENKE

TO

KAREN D. HENKE

2002 013092

The undersigned hereby nominates, constitutes and appoints KAREN D. HENKE as my true and lawful special and limited attorney-in-fact to do and perform for me and in my name only the following:

1. All matters relating to the closing of certain real estate in accordance with that certain real estate which is described as follows:

See attached sheet for legal description

02-10083
NORTHWEST INDIANA TITLE SERVICES, INC.
102 Washington Street
Lowell, Indiana 46356

Commonly known as: 645-647 Lincoln Avenue, Lowell In 46356

2. The powers granted hereby shall include, but not be limited to, (a) the execution on my behalf of a promissory note in the principal amount of One hundred twenty-three thousand seven hundred fifty and 00/100 Dollars (\$123,750.00) at an interest rate of 7% for a term of 360 months and a conventional mortgage on the above-described real estate to secure the payment of same, all in favor of and to First Union Mortgage Corp.; (b) the execution on my behalf of closing statements, tax agreements, title affidavits and any and all documents and papers relating to any said closing; (c) to otherwise deal with the title to said real estate, as long as said attorney-in-fact shall provide to me an accounting of same; and (d) to otherwise act on my behalf as a party to said Agreement to purchase real estate.

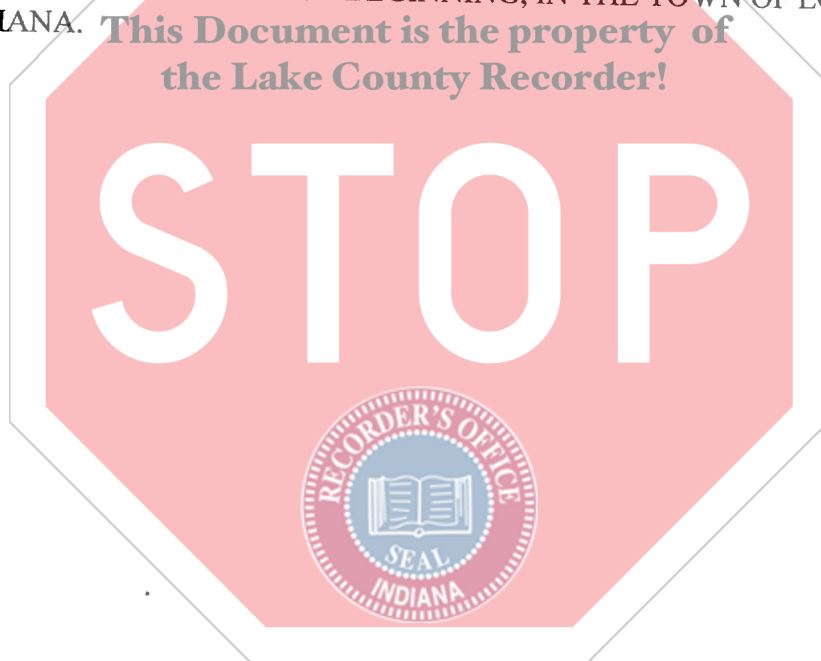
3. IN FURTHERANCE OF THESE POWERS, I give my attorney-in-fact power and authority to do for me and in my name those things which such attorney deems expedient to and necessary to effectuate the intent of this instrument, as fully as I could do personally for myself, reserving unto myself, however, the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

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

Handwritten notes and signatures: "pet", "1/11/02", "022940", and a signature.

LEGAL DESCRIPTION

PART OF LOTS 27 AND 28 IN UNION ADDITION TO LOWELL, AS PER PLAT THEREOF, RECORDED IN MISC. RECORD "A", PAGE 504, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE EAST LINE OF UNION STREET THAT IS 413.5 FEET SOUTH OF THE ORIGINAL CENTER LINE OF COMMERCIAL AVENUE SAID POINT IS ALSO THE NORTHWEST CORNER OF LINCOLN MANOR, AN ADDITION TO THE TOWN OF LOWELL AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 43, PAGE 90, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, THENCE NORTH 87 DEGREES 16 MINUTES 9 SECONDS EAST ALONG THE NORTH LINE OF SAID LINCOLN MANOR, 238.88 FEET TO THE POINT OF BEGINNING AND TO A POINT ON THE EAST LINE OF A 25.0 FOOT ROAD, CONVEYED BY MARY ANN HILL AND WILLIAM HILL TO JOHN LYNCH BY DEED DATED SEPTEMBER 16, 1867, IN DEED RECORD 9, PAGE 309. SAID POINT 25.0 FEET EAST AND SOUTH 6 DEGREES EAST 3 CHAINS AND 25 LINKS FROM THE NORTHEAST CORNER OF LOT 23 IN SAID UNION ADDITION, THENCE SOUTH 53 DEGREES 54 MINUTES 22 SECONDS EAST ALONG THE EAST LINE OF SAID ROAD AND ALONG THE EASTERLY LINE OF SAID LINCOLN MANOR, 76.26 FEET, THENCE DUE SOUTH ALONG THE EAST LINE OF LINCOLN MANOR, 114.81 FEET TO THE NORTH LINE OF LINCOLN STREET, THENCE DUE EAST ALONG THE NORTH LINE OF LINCOLN STREET, 90.22 FEET, THENCE DUE NORTH 121.00 FEET, THENCE NORTH 75 DEGREES 41 MINUTES 20 SECONDS WEST 156.71 FEET TO THE PLACE OF BEGINNING, IN THE TOWN OF LOWELL, LAKE COUNTY, INDIANA.



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 Office of the Recorder of Lake County, State of Indiana. This power of attorney shall not be affected by subsequent disability or incapacity of the principal or lapse of time. Except that this Special and Limited Power of Attorney shall terminate on February 1, 2002 at 12:02A.M.

Signed this 21st day of January, 2002, before the Notary Public named below, who has duly witnessed my signing of this instrument.

GRANTOR:

Jeffery L. Henke
JEFFERY L. HENKE

STATE OF INDIANA

COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said County and State, this 21st day of January, 2002, personally appeared Jeffery L. Henke and acknowledged the execution of the above instrument to be his/her voluntary act and deed, for the uses and purposes therein stated.

My Commission expires:
2-14-09

Kimberly D. Anderson
Notary

County of Residence:
Lake



This instrument prepared by: RICHARD A. ZUNICA, Attorney at law, 162 Washington Street Lowell In 46356

01-10683