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SPECIFIC POWER OF ATTORNEY

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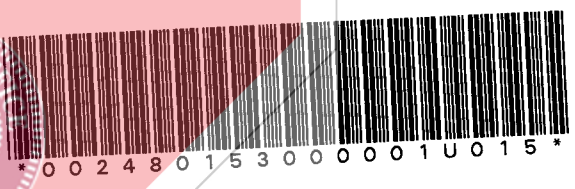
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KNOW ALL MEN BY THESE PRESENTS, that I,
KATHLEEN MILCH
6729 KANSAS AVE HAMMOND, IN 46323-1734

FHA/VA/CONV
Specific Power of Attorney
1U0151XX (03/01)

Page 1 of 3

Initials: KAM



↓
Progressive Land Title of Indiana
1415 LWW Ste K
Osceola, IN 46561

BD
1300
#1353

herewith nominate, constitute and appoint
Melissa A. Milch

my true and lawful attorney-in-fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as: LOTS 35, 36 AND 37 IN BLOCK 25 IN MANUFACTURER'S ADDITION TO HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 2, PAGE 35B, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

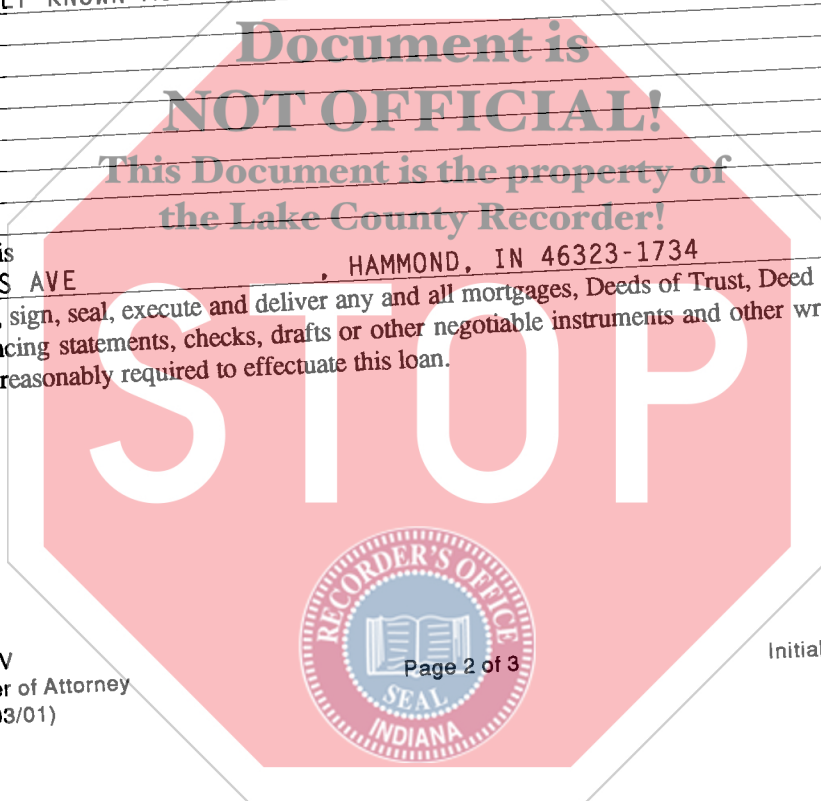
MORE COMMONLY KNOWN AS: 6729 KANSAS AVE., HAMMOND, IN 46323

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whose address is
6729 KANSAS AVE, HAMMOND, IN 46323-1734

and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.



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I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

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the Lake County Recorder**

This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to SEPTEMBER 28, 2002, shall be revoked.

Signed this 26th day of April, 2002
Kathleen A. Milch
[Principal Signature]

FHA/VA/CONV
Specific Power of Attorney
1U0153XX (03/01)

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Lisa M. Schaufele

LISA M. SCHAUFELE
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires March 18, 2002
Resident of Lake County, Indiana