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POWER OF ATTORNEY

AB2-23816 LD

This date July 3, 2002

I, Alvin Hanover, of the City of Hammond

County of Lake, State of Indiana, hereby appoint Sophie S. Hanover

of the City of Hammond, County of Lake, State of Indiana, as my true and lawful Attorney, for me and in my place and stead, with full power of substitution.

My true and lawful Attorney shall have the power to:

Execute any and all closing documents, including the Deed, regarding the property known as Lot 20 and 21 in Block 35 in Unit 10 of Woodmar, in the City of Hammond, as per plat thereof, recorded in Plat Book 16 page 35, in the Office of the Recorder of Lake County, Indiana, commonly known as 7247 Olcott Avenue, Hammond, Indiana, or any other documents necessary to complete the sale the above property. Also, the authorization to deposit the net proceeds from the sale of above property into my lending institution so designated.

And I do hereby ratify and confirm all that my said Attorney, or his/her substitute, shall do or cause to be done by virtue of the power of attorney.

This Document is the property of the Lake County Recorder

Alvin Hanover
Alvin Hanover
ALVIN HANOVER

State of Indiana, County of Lake, ss

Before me, the undersigned, a Notary Public in and for said County this date 7/3, 2002 came, Alvin Hanover, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

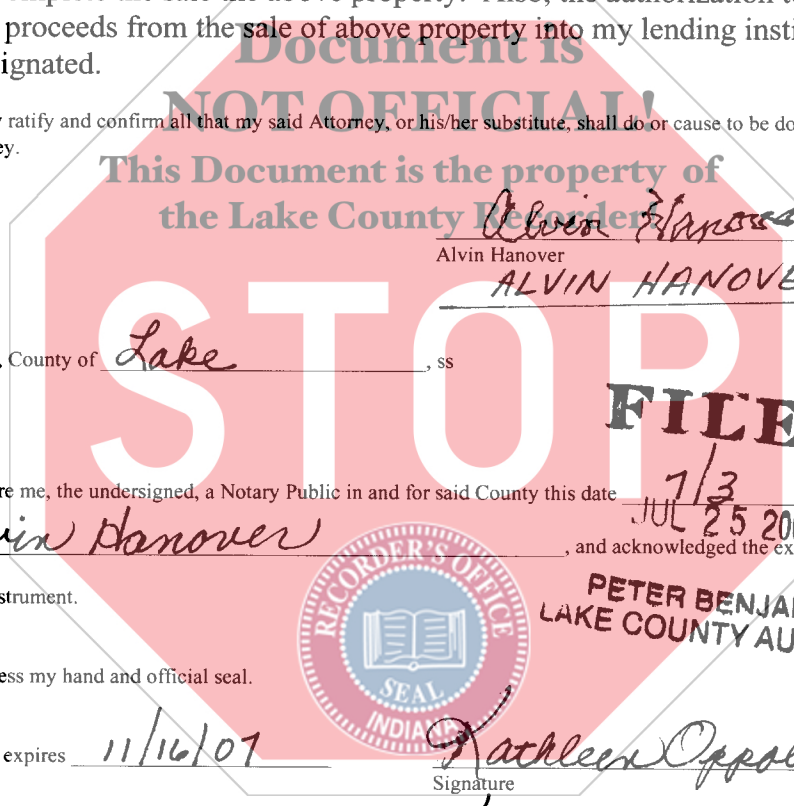
My commission expires 11/16/07
Kathleen Oppolo Notary Public
Signature

KATHLEEN OPPOLO (Printed)

This instrument prepared by: Sophie S. Hanover Resident of Lake County

2002 067090

2002 JUL 25 10:56



FILED
PETER BENJAMIN
LAKE COUNTY AUDITOR

001673

12.00
7/3/02

Chicago Title Insurance Company

LEGAL DESCRIPTION

Lots 20 and 21 in Block 35 in Unit 10 of Woodmar, in the City of Hammond, as per plat thereof, recorded in Plat Book 16 page 35, in the Office of the Recorder of Lake County, Indiana.



Mail Tax Bills To:
21226 FM 2920
Hockley, Texas 77447

July 22, 2002

A62-25423 LD

TRUSTEE'S DEED

Chicago Title Insurance Company

THIS INDENTURE WITNESSETH, that Peoples Bank SB Trustee, under the provisions of a Trust Agreement dated January 28, 1996 and known as Trust Number: 10193, does hereby grant, bargain, sell and convey to: Dale E. Cooper and Carolyn M. Cooper, Husband and Wife of _____ County, State of Texas, for and in consideration of the sum of Ten and 00/100 (\$10.00), and other goods and valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, State of Indiana to-wit:

LOT 1 STARWOOD ESTATES, AN ADDITION TO THE TOWN OF ST. JOHN, AS PER PLAT BOOK 83 PAGE 70, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Commonly known as: 12463 - 87th Avenue, St. John, Indiana 46373

Subject to the following restrictions:

1. All taxes and special assignments for the year 2002 due and payable in 2003 and thereafter;
2. All covenants, easements, assessments and restrictions now of record.

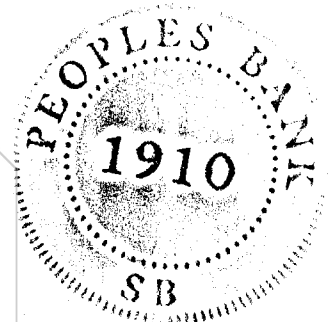
This Deed is executed pursuant to, and in the exercise of, the power and authority granted to and vested in the said Trustee in pursuance of the Trust Agreement above mentioned, and subject to all restrictions of record.

IN WITNESS WHEREOF, the said Peoples Bank SB, as Trustee, a corporation, has caused this Deed to be signed by its Executive Vice-President and Trust Officer and attested by its Administrative Secretary, and its Corporate Seal to be hereunto affixed this 10th day of July, 2002.

PEOPLES BANK SB, as Trustee

Document is NOT OFFICIAL!

By: *[Signature]*
Jon E. DeGuilio
Executive Vice President and Trust Officer



ATTEST:

[Signature]
Jennifer Downs - Administrative Secretary

STATE OF INDIANA)
COUNTY OF LAKE)

Before me, a Notary Public, in and for said County and State, this 10th day of July, 2002, personally appeared Jon E. DeGuilio Executive Vice-President and Trust Officer and Jennifer Downs Administrative Secretary of PEOPLES BANK SB who acknowledged the execution of the foregoing instrument as the free and voluntary act of said corporation, and as their free and voluntary act, acting for such corporation, as Trustee.

GIVEN under my hand and notarial seal this 10th day of July, 2002.

[Signature]
Angela P. Frith

NOTARY PUBLIC - Angela P. Frith
Resident of Lake County



My Commission Expires: 09/13/09

This instrument was prepared by: Jon E. DeGuilio, Attorney at Law
141 W. Lincoln Highway
Scherville, Indiana 46375

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