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WHEN RECORDED MAIL TO:

7085 BROADWAY SUITE #11
LOAN#
ESCROW/CLOSING#
CASE #

2002 104173

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 NOV 14 AM 11:01

MORRIS W. CARTER
RECORDER

**SPECIFIC
POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS, that I, Joyce Rahmstorf
Herewith nominate, constitute and appoint Debbie Rahmstorf
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:

Whose address is: 9336 Van Buren Crown Point IN 46307
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.

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.

This Power of Attorney is specifically limited to the above purposes and, if not exercised
prior to November 19, 2002 shall be revoked.

Joyce Rahmstorf
Principal

ACKNOWLEDGEMENT

State of Virginia

County of Stafford

On October 22, 2002 before me, Joyce Rahmstorf personally appeared
VADL proved to me on the basis of satisfactory
evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the
entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Kari Gordon
Notary

Prepared By: Debra Fingerman, Atty.
Cincinnati, Ohio.

My Commission Expires October 31, 2005

FILED

NOV 14 2002

PETER BENJAMIN
LAKE COUNTY AUDITOR

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9.00
LP

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✓ # 7284