

POWER OF ATTORNEY

do hereby appoint and constitute:

Susan R. Bultema

my (our) attorney in fact with full power for me (us) in my (our) names(s) place and stead to do any and every act on my County, in the State of IN (our) behalf as fully as if I (we) were present in person, including, but not in any way in limitation of said attorney's absolute and full power, to do each and all of the following:

To accept delivery of deeds, execute promissory notes and mortgages, execute Truth-in-Lending Statements, Closing Statements and any and all documents required by the FHA VA if applicable and any other documents or instruments required by the lender, all in connection with the purchase of certain real estate which is more specifically described as Lot number 27 in Block 14, in Wicker Park Addition to the Town of Munster, Lake County, Indiana, as found in Plat Book 20, page 40, in the Office of the Recorder of Lake County,

the Lake County Recorder!

To adjust, settle, compromise and arbitrate any claims, suits, or demands in favor of or ag me (us) upon such terms as my (our) attorney may determine.

I (We) further give unto my (our) said attorney full power and authority in his absolute discretion to do and perform each and every act and thing whatsoever requisite, necessary, advisable or convenient to be done to fully carry out and perform all the powers herein granted to my (our) said attorney.

I (We) relieve all persons dealing with my (our) said attorney from seeing to the proper application of any money or other property received by my (our) said attorney on my (our) behalf.

This Power of Attorney shall not be affected by my (our) subsequent incompetence and shall expire November 15, 2002

COUNTY SS:

STATE OF INDIANA,

Before me, a Notary Public in and for the said County and State, personally appeared Westley E. Bultema

who executed and acknowledged the execution of the foregoing Power of Attorney as his (their) voluntary act and deed.

In Witness Whereof, I have hereunto affixed my signature and official seal this day

of

My commission expires: 10-01-2010

, Notary Public

Residing in JASPER

County, Indiana

Case No: 024502187

THIS INSTRUMENT PREPARED BY: Jacob M. Yonkman, Attorney at Law 1432-45

of Northwest Indiana 8695 Broadway Merriliville, IN 46410 1100 y m