

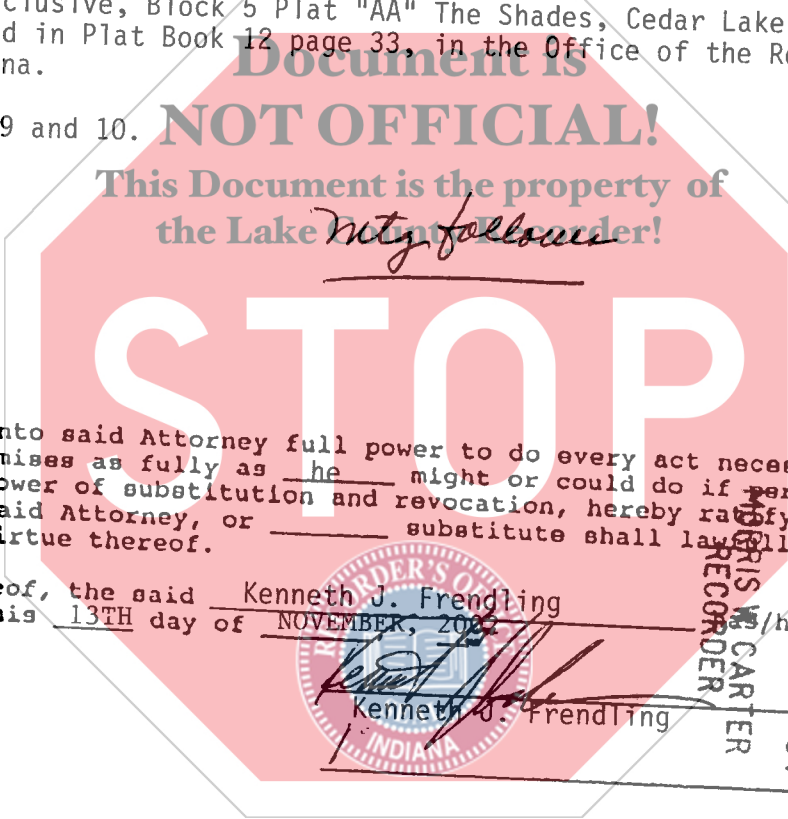
POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Kenneth J. Frendling has/have made, constituted and appointed, and by these presents do make, constitute and appoint Kathryn M. Frendling true and lawful Attorney for him and in his name, place and stead

This is a Power of Attorney for the sole and exclusive purpose of closing a real estate transaction on the real estate below described. The power herein conferred includes but is not limited to the execution of any and all notes, mortgages, tax proration agreements, mortgagor affidavits and closing documents necessary to complete the transaction. The power of attorney specifically grants the right to the agent to encumber the below described real property with a certain purchase money mortgage incidental to the purchase of these involved real estate.

Lots 7 to 11, both inclusive, Block 5 Plat "AA" The Shades, Cedar Lake, as per plat thereof, recorded in Plat Book 12 page 33, in the Office of the Recorder of Lake County, Indiana.

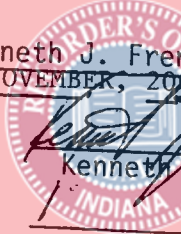
Key No. 25-172-6,7,8,9 and 10.



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giving and granting unto said Attorney full power to do every act necessary to be done about the premises as fully as he might or could do if personally present, with fully power of substitution and revocation, hereby ratifying and confirming all that said Attorney, or substitute shall lawfully do in any cause to be done by virtue thereof.

In Witness Whereof, the said Kenneth J. Frendling his hand and seal this 13TH day of NOVEMBER, 2002



STATE OF INDIANA
LAKE COUNTY
RECORDED FOR RECORD
NOV 19 AM 8:54
CHRIS W. CARTER
RECORDER

STATE OF Indiana)
COUNTY OF Lake)

ss:

On this 13TH day of NOVEMBER, 2002, before me, the undersigned, a Notary Public in and for said County, personally appeared Kenneth J. Frendling and acknowledged the execution of the foregoing instrument.

CORINA ECKHART
Notary Public, State of Indiana
CORINA ECKHART
Resident of LAKE County
My Commission Expires 08-29-08

This instrument prepared by: Mark S. Lucas, 300 E. 90th Dr., Merrillville, IN 46410

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G.A.
J.L.

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