

TICOR CP 920027434

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Jacqueline Harley-Bell herewith nominate, constitute and appoint James C. Bell, my true and lawful attorney-in-fact, for me and in my place and stead to:

Contract for, purchase, receive and take possession of; 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 1 and 2 in Block 16 in Broadway Addition to Gary, as per plat thereof, recorded in Plat Book 6 page 23, in the Office of the Recorder of Lake County, Indiana

whose address is: 1800 Delaware Street, Gary, Indiana 46402

and to endorse, sign, seal, execute and deliver 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 12-16-2002 shall be revoked.

Jacqueline Harley-Bell
Jacqueline Harley-Bell

County of Cook
State of Illinois

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that Jacqueline Harely-Bell, personally known to me to be same person(s) whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

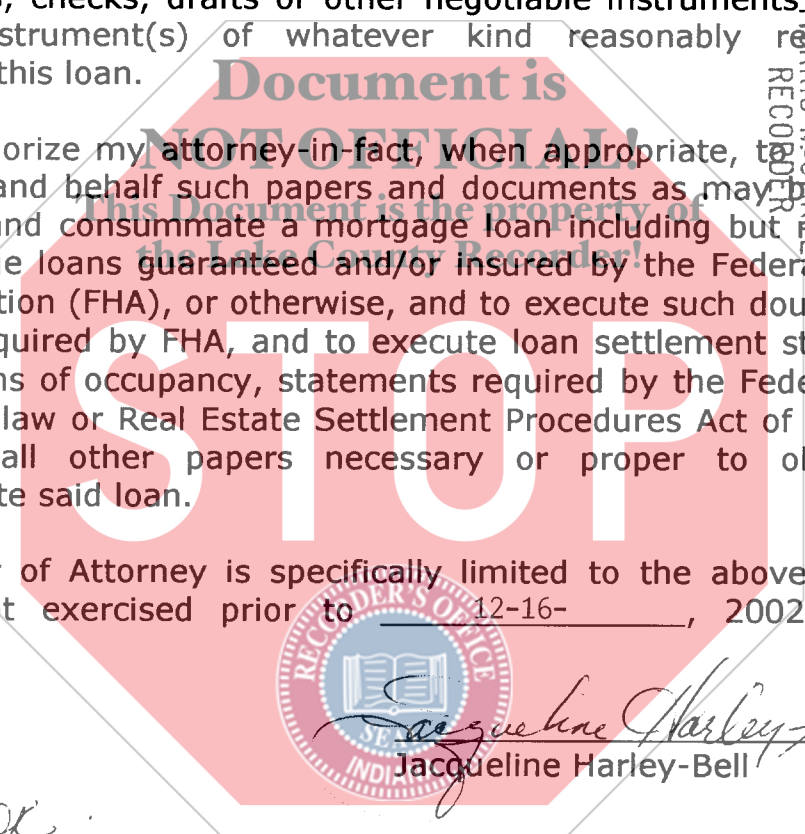
OFFICIAL SEAL
DONNA A ZIENTKO
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES: 06/22/06

Donna A Zientko
Notary Public

Prepared By: Jacqueline Harley-Bell

2002
12-16-2002

RECORDED
DEC 19 2002
OFFICE OF THE
RECORDER OF DEEDS
LAKE COUNTY, INDIANA



10-
h.H.
Hel