

**SPECIAL POWER OF ATTORNEY**

2003 068463

2003 JUL-2

I, Nada Pejoski, residing at 11045 Miami Street, Crown Point, Indiana 46307, hereby appoint Dimitri Pejoski of 11045 Miami Street, Crown Point, Indiana 46307, as my Attorney-in-Fact ("Agent").

My agent shall have full power and authority to act on my behalf but only to the extent permitted by this Special Power of Attorney. My Agent's powers shall include the power to:

44-59-36-14

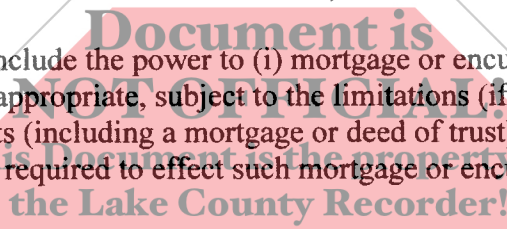
1. Mortgage or encumber any interest of mine in real estate located at:

11045 Miami Street  
Crown Point, Indiana

LEGAL DESCRIBED AS: LOT 14 IN THE MEADOWS AN ADDITION TO THE TOWN OF WINFIELD, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 78 PAGE 40, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The mortgage amount shall not exceed \$195,000.00.

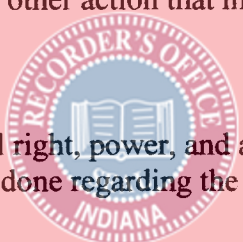
This power shall include the power to (i) mortgage or encumber on such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including a mortgage or deed of trust), and (iii) take any other action that may be required to effect such mortgage or encumbrance.



2. Obtain credit or borrow money in an amount not to exceed \$195,000.00.

This power shall include the power to (i) obtain credit upon such terms as my Agent may deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including notes, credit agreements, security agreements, and financing statements), and (iii) take any other action that may be required to complete the above transactions.

I hereby grant to my Agent the full right, power, and authority to do every act, deed, and thing necessary or advisable to be done regarding the above powers, as fully as I could do if personally present and acting.



Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing, (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, and (iii) my Agent to have any incidents of ownership with respect to any life

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insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney.

My Agent shall not be entitled to any compensation, during my lifetime or upon my death, for any services provided as my Agent. My Agent shall not be entitled to reimbursement of expenses incurred in connection with this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective on June 01, 2003. This Power of Attorney shall continue effective until June 30, 2003. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

Dated 6-24 , 2003 , at Crown Point, Indiana.

Nada Pejoski  
Nada Pejoski

STATE OF INDIANA, COUNTY OF LAKE , SS:

This instrument was acknowledged before me on this 24TH day of JUNE , 2003 by Nada Pejoski.

Nicolette Borys  
Notary Public **NICOLETTE BORYS**

**OFFICE SUPERVISOR**

Title (and Rank)

My commission expires My Commission Expires  
July 19, 2007

Prepared by Nada Pejoski

