Specific Power of Attorney

Loan # 370427

KNOW ALL MEN BY THESE PRESENTS, That I,

Helen S. Mucha

Herewith nominate, constitute and appoint

Patricia M. Tiberi

My true and lawful Attorney-in-fact, for me and my name, place and stead to:

2003 | 05289

Space Above For Recorder's Use

Buy, purchase and encumber the property legally described as:

Unit 7, 9235 Waymond Avenue, Spring Creek Condominiums II, Inc. a Horizontal Property Regime, as created by Declaration of Condominium recorded June 13, 1996, as Document Nos. 96039935 and 96039936, in Plat Book 80, page 83, in the Office of the Recorder of Lake County, Indiana, and the Undivided interest in the Common Elements appertaining thereto.

Permanent Index Number:

Document is NOT OFFICIAL!

This Document is the property of

Whose address is:

9235 Waymond Avenue, Highland, Indiana 46322

And in the connection endorse, sign, seal, execute and delivery 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 instruments(s) of whatever kind reasonably required to effectuate this loan

I also authorize my attorney-in-fact, when appropriate, to execute in 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 Veterans Administration (VA) or Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by VA or FHA, including but not limited to documents necessary to utilize my VA eligibility for a home loan, and to execute loan settlement statements, certification of occupancy, statements required by the Federal Truth-in-Lending law or Real Estate Settlement Procedures Act of 1975, and any and all papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purposes and if it is not exercised priobatober 24, 2003

Shall be revoked.

Signature

(ACKNOWLDEGEMENT ON PAGE 2 OF FORM)

//._ >>\&

ACKNOWLEDGEMENT

The undersigned witness certifies that

15:30

Helen S. Mucha

Whose name is subscribed as principal to the foregoing ,

power of attorney, appeared before me and the notary public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe him or her to be of sound mind and memory.

Dated:

June 19, 2003

County of

The undersigned, a notary public in and for the above county state, certifies that

ocument is

Helen S. Mucha Known to me to be the same person whose Name is subscribed as principal to the forgoing power of attorney, appeared before me and the additional witnesses in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth, (and certified to the Correctness of the signature(s) or the agent(s). Duted ty Rune 19 2003

Notary Public (

My commission expires

(ACKNOWLDEGEMENT ON PAGE 2 OF FORM)