

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That the undersigned, Ernest Harper has made, constituted and appointed, and by these presents does make, constitute and appoint Shirley Harper true and lawful Attorney-in-Fact for me and in my name, place and stead and said Attorney-in-Fact is hereby authorized on my behalf to do and perform all and every act and thing whatsoever requisite and necessary to close out that certain real estate transaction wherein the undersigned is purchasing from Homecomings Financial Network Inc., as Grantor(s), that certain real estate (including all improvements thereof) located in Lake County, Indiana, more particularly described as follows:

Lot 6 in Block 12, Gary Land Company's 4th Subdivision in the City of Gary, as shown in Plat Book 14, Page 15, Lake County Indiana

Commonly known as: 641 Roosevelt St. Gary Indiana

This is a special Power of Attorney effective solely and exclusively for the purpose of processing and handling the purchase and the Closing of such purchase of said real estate and to empower and authorize said Attorney-in-Fact to accept a deed conveying said real estate together with the improvements thereon, and to execute, acknowledge and deliver in my name such documents as such Attorney-in-Fact may deem proper, and at the closing of said sale, to execute on behalf of the undersigned, any and all documents necessary to effectuate the outright purchase of said real estate including, but not limited to, financial settlement statements, promissory note and mortgage, agreements pro-rating real estate taxes, affidavits, escrow agreements and the like, it being my purpose to authorize the said Attorney-in-Fact to handle my entire ownership interests in the aforescribed real estate as well as all matters in connection with the purchase of said real estate, and said Attorney-in-Fact is authorized on my behalf to execute any and all instruments to accomplish the outright purchase of said real estate and perform any and all acts necessary in and about the closing of said real estate transaction.

It is my intention in this instrument that I am creating a Durable Power of Attorney appointment under the Indiana Durable Power of Attorney Act so that this Power of Attorney document shall not be terminated or affected by my later disability or incompetence.

Any act or thing lawfully done by my Attorney-in-Fact under this instrument shall be binding on my assigns, heirs, legatees and devisees, and personal representatives. I hereby give and grant unto said Attorney-in-Fact full power to do every act necessary to be done about the premises as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said Attorney-in-Fact or any substitute shall lawfully do or cause to be done by virtue thereof.

In Witness Whereof, the undersigned has hereunto set his/her hand this 23 day of September 2003

Ernest Harper, Principal

STATE OF INDIANA

COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said County and State, this 23rd day of September, 2003 personally appeared Ernest Harper, the principal named above, signed this Power of Attorney, and acknowledged the execution of it, as the voluntary act and deed of the principal, for the uses and purposes, therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal the day and year last above written.

Notary Public's Signature: Bernard Taylor

NOTARY PUBLIC'S NAME, PRINTED OR TYPED

My Commission Expires: 3-31-2009 Resident of Lake County

FILED

OCT 6 2003

STEPHEN R. STIGLICH LAKE COUNTY AUDITOR

I declare that the above power has not been revoked.

Attorney-in-Fact, Shirley Harper

This instrument Prepared by Ernest Harper

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Security Title 3750 Priority Way S Drive Ste 100 Andale Mo 64240

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