

CHICAGO TITLE COMPANY

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2003 108879

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2003 OCT -9 AM 9:47
MORRIS W. CARTER
RECORDER

H620035678

SPECIFIC POWER OF ATTORNEY

[Space Above This Line For Recording Data]

Return To: COUNTRYWIDE HOME LOANS
1525 US RT 41
STE C-26
SCHERERVILLE, IN 46375

Prepared By: VALERIE M NEFF

Document is
NOT OFFICIAL!

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the Lake County Recorder!

LH262660620804

620035678

25303022

Case #:

Escrow/Closer #:

Doc ID # ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

KNOW ALL MEN BY THESE PRESENTS, that I,
PATRICIA KEIL

1533 N ALMA SCHOOL #4
MESA, AZ 85201

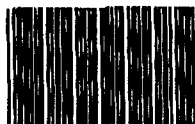
FHAVA/CONV
Specific Power of Attorney
1U015-XX (05/01)(d)

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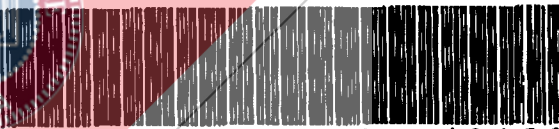
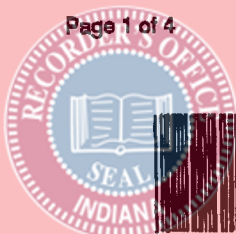
Initials: *RK*

OCT 8 2003

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR



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000716

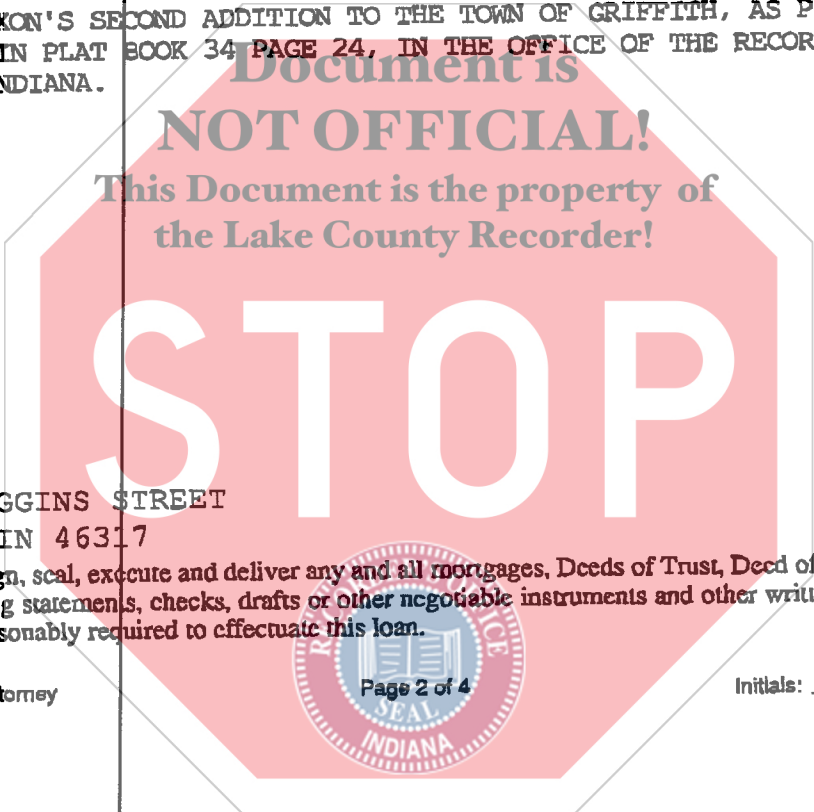
*1500
RM
CT*

herewith nominate, constitute and appoint **EUGENE KEIL**

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

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

LOT 17 DIXON'S SECOND ADDITION TO THE TOWN OF GRIFFITH, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 34 PAGE 24, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



whose address is
1032 N DWIGGINS STREET
GRIFFITH, IN 46317

and to endorse, sign, seal, execute and deliver 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 instrument(s) of whatever kind reasonably required to effectuate this loan.

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Specific Power of Attorney
1U015-XX (05/01)

Initials: PK

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 guaranteed and/or insured by the Department of Veterans Affairs (VA), and to execute such documents as may be required by VA, 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 other papers necessary or proper to obtain and consummate said loan.

Purchase price: \$N/A

Amount of Loan: \$92,050.00

Down Payment: \$N/A

Term of Loan: 30 years

Approximate monthly principal & interest payment:

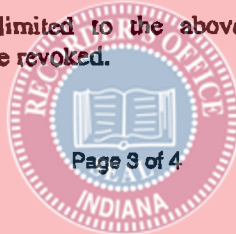
\$529.89

Amount of Guaranty Entitlement: \$

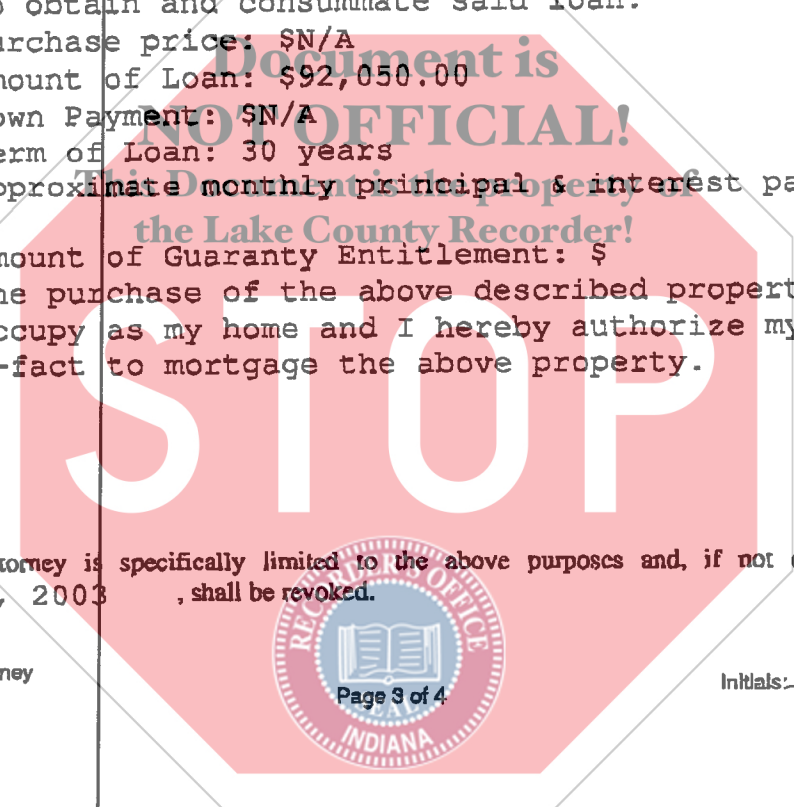
I approve the purchase of the above described property which I intend to occupy as my home and I hereby authorize my attorney-in-fact to mortgage the above property.

This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to NOVEMBER 12, 2003, shall be revoked.

FHA/VA/CONV
Specific Power of Attorney
1U015-XX (05/01)



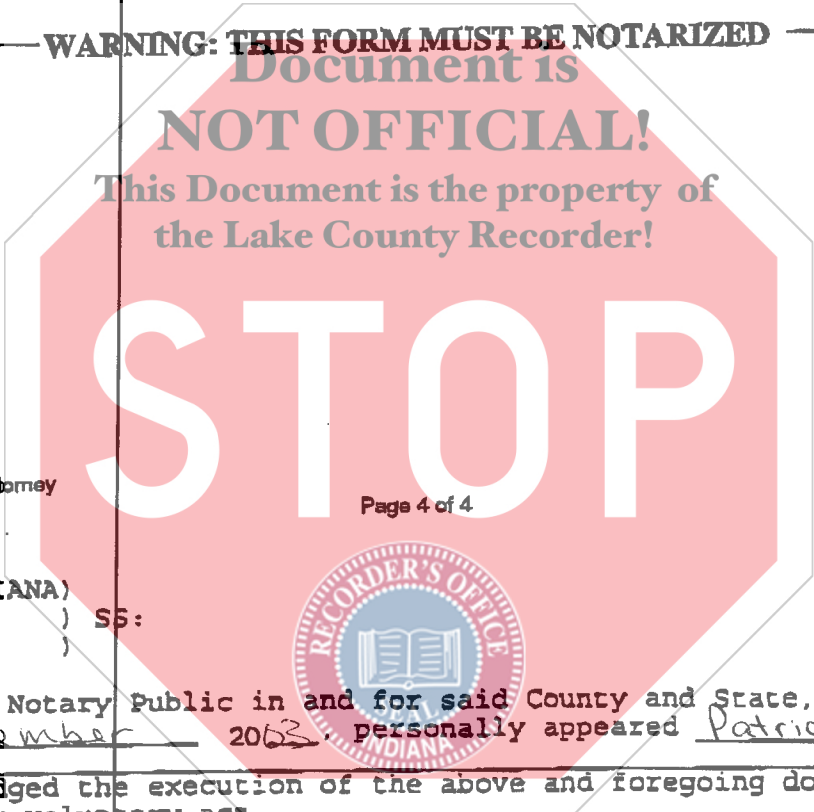
Initials: PK



Signed this 26th day of September 2003

Patricia Keit
[Principal Signature]

WARNING: THIS FORM MUST BE NOTARIZED



FHAVA/CONV
Specific Power of Attorney
1U015-XX (05/01)

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STATE OF INDIANA)
) SS:
COUNTY OF)

Before me, a Notary Public in and for said County and State, on this 26th
day of September 2003, personally appeared Patricia Keit

and acknowledged the execution of the above and foregoing document to be his/her/their voluntary act.

WITNESS my hand and Official Seal.



MICHAELA JEFF
Notary Public - Arizona
Maricopa County
Expires 05/31/07

Michaela Jeff
NOTARY PUBLIC

My commission expires: 5-31-07 Resident of Maricopa County