

SPECIFIC POWER OF ATTORNEY

BE IT ACKNOWLEDGED, that I, Jovo Balach of Burr Ridge, Illinois, the undersigned, do hereby grant a limited and specific power of attorney to Svetko Balach of Schererville, Indiana as my attorney-in-fact.

Said attorney-in-fact shall have full power and authority to undertake and perform only the following acts on my behalf: Sign all documents relating to the management, refinancing and/or sale of real property located at 10047 Kennedy Avenue unit 2B, city of Highland, state of Indiana. The authority herein shall include such incidental acts as are reasonably required to carry out and perform the specific authorities granted herein.

My attorney-in-fact agrees to accept this appointment subject to its terms, and agrees to act and perform in said fiduciary capacity consistent with my best interest as my attorney-in-fact in its discretion deems advisable.

This power of attorney is effective upon execution. This power of attorney may be revoked by me at any time. Upon my death, this power of attorney shall continue to be in force.

Bankers Title # 320032941

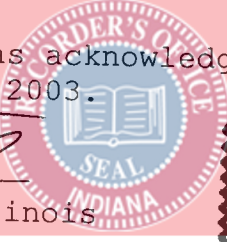
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Jovo Balach Grantor Date 6-25-03

The foregoing instrument was acknowledged and witnessed before me this 25 day of June, 2003.

Violet Vukotich
notary public, State of Illinois



My commission expires: 7-2-05

(seal)

DESCRIBED AS FOLLOWS:

APARTMENT 2-B, THE KENNEDY AVENUE COMMONS CONDOMINIUM, A HORIZONTAL PROPERTY REGIME, CREATED BY DECLARATION RECORDED JANUARY 22, 1993 AS DOCUMENT NO. 93004805 AND A PLAT THEREOF RECORDED IN PLAT BOOK 75, PAGE 69, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, TOGETHER WITH AN UNDIVIDED 4.54% INTEREST IN THE COMMON AREAS AND FACILITIES APPERTAINING THERETO.

Ok # 6322
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