

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I/we, E. James Schwitters

have made, constituted and appointed and by these presents do make, constitute and appoint
Laura Schwitters

my/our true and lawful attorney for me/us and in my/our name, place and stead and for use and benefit to refinance the following described real property:

Lot 67, in Fashion Terrace, Unit No. 2, Section "B", in the City of Crown Point, as per plat thereof, recorded in Plat Book 38 page 34, in the Office of the Recorder of Lake County, Indiana.

2003 11 5 17 1

Parcel Number: 23-9-382-22

to sign, execute and deliver and acknowledge any and all documents necessary to refinance the above described property, including, but not limited to, the signing of HUD-1 forms, Affidavits, Closing Statements, Notes, Mortgages, or inspection reports.

Giving and granting unto my/our said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises as fully to all intents and purposes as I/we might or could do if personally present, hereby ratifying and confirming that my/our said attorney
Laura Schwitters

shall lawfully do or cause to be done by virtue of these presents.

This Power of Attorney shall not be affected by disability of the principals.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) this 17 day of October 2003

Signed and Acknowledged In the Presence of:

-Witness- E. James Schwitters

STATE OF Indiana }
County of Lake Porter } SS.

BE IT REMEMBERED, That on this 17th day of October, 2003, before me, the subscriber, a Notary Public in and for said state, personally came E. James Schwitters

who acknowledged the signing thereof to be voluntary act and deed, for the purposes therein setforth.

IN TESTIMONY THEREOF, I have hereunto subscribed my name and affixed my official seal on the day and year last aforesaid.

Notary Public
JULIE R KELLY
NOTARY PUBLIC INDIANA
MY COMMISSION EXP. DEC. 3, 2010

This Instrument was prepared by E. James Schwitters
Auditor's and Recorder's Stamps

TICOR TITLE INSURANCE
11055 BROADWAY SUITE A
CROWN POINT, INDIANA 46307
POAREFI-03/09/98-dr 920035346

10.00
K/M
T