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OFFICE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 044361

2004 MAY 27 11:09:31

MORRIS J. STEEP
RECORDER

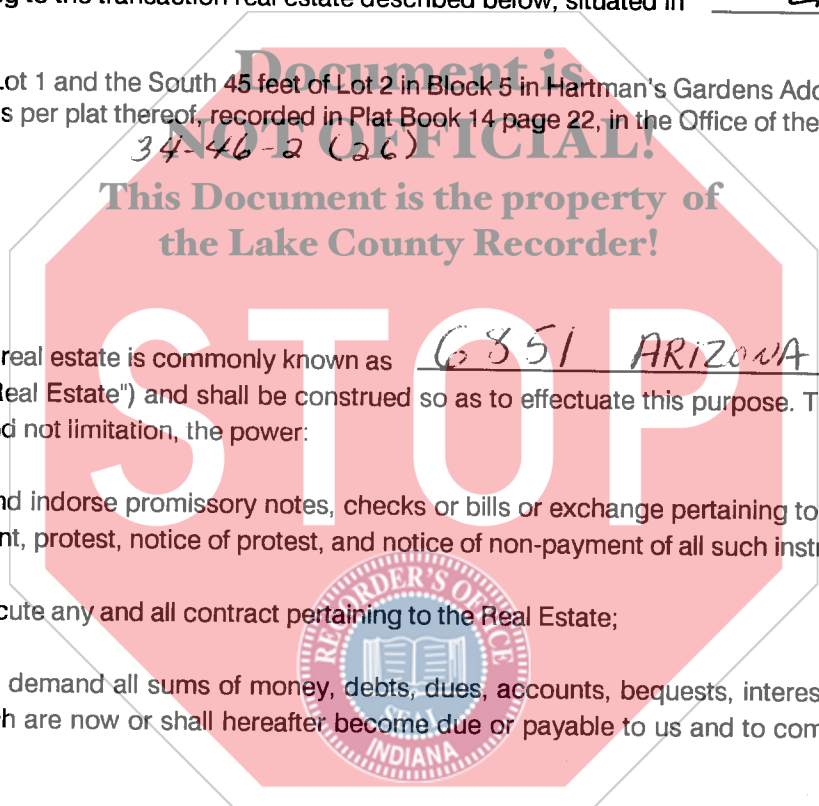
LIMITED POWER OF ATTORNEY (REAL ESTATE)

I/We, Mark Arnd ^{STEMPER} Catherine M. Stemper
Seminole County, State of Indiana, being at least 18 years of age and mentally competent, do hereby
designate Kinda Ann Scartozzi
of Lake County, State of Indiana, as my true and lawful attorney-in-fact.

I. POWERS AND PURPOSES

The above name attorney-in-fact shall have authority with respect to real property transactions pursuant to Ind. Code S 30-5-5-2, pertaining to the transaction real estate described below, situated in LAKE County, State of Indiana:

The North 5 feet of Lot 1 and the South 45 feet of Lot 2 in Block 5 in Hartman's Gardens Addition to Hessville, in the City of Hammond, as per plat thereof, recorded in Plat Book 14 page 22, in the Office of the Recorder of Lake County, Indiana.



the address of such real estate is commonly known as 6851 ARIZONA; HAMMOND, IN
46323 (the "Real Estate") and shall be construed so as to effectuate this purpose. This authority shall include, by way of illustration and not limitation, the power:

- To make, draw and indorse promissory notes, checks or bills or exchange pertaining to the Real Estate and to waive demand, presentment, protest, notice of protest, and notice of non-payment of all such instruments;
- To make and execute any and all contract pertaining to the Real Estate;
- To receive and to demand all sums of money, debts, dues, accounts, bequests, interest and demands pertaining to the Real Estate which are now or shall hereafter become due or payable to us and to compromise, settle or discharge the same;
- To bargain for, contract concerning, buy, sell, encumber and in anyway and manner, deal with personal property located upon or pertaining to the Real Estate; and,
- To execute any and all documentation necessary to effectuate the transactions described above, including, but not limited to, closing statements, instruments of conveyance and supporting documentation, certifications, acknowledgements, and like instrument.

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FILED
MAY 26 2004
STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

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JDC

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II. EFFECTIVE DATE AND TERMINATION

A. This power of attorney shall be effective: (select appropriate provision)

as of the date it is signed

as of the 21st day of MAY, 2004

upon the determination that I am disabled or incapacitated, or no longer capable of managing my affairs prudently. My disability or incapacity, for this purpose, may be established by the certificate of a qualified physician stating that I am unable to manage my affairs.

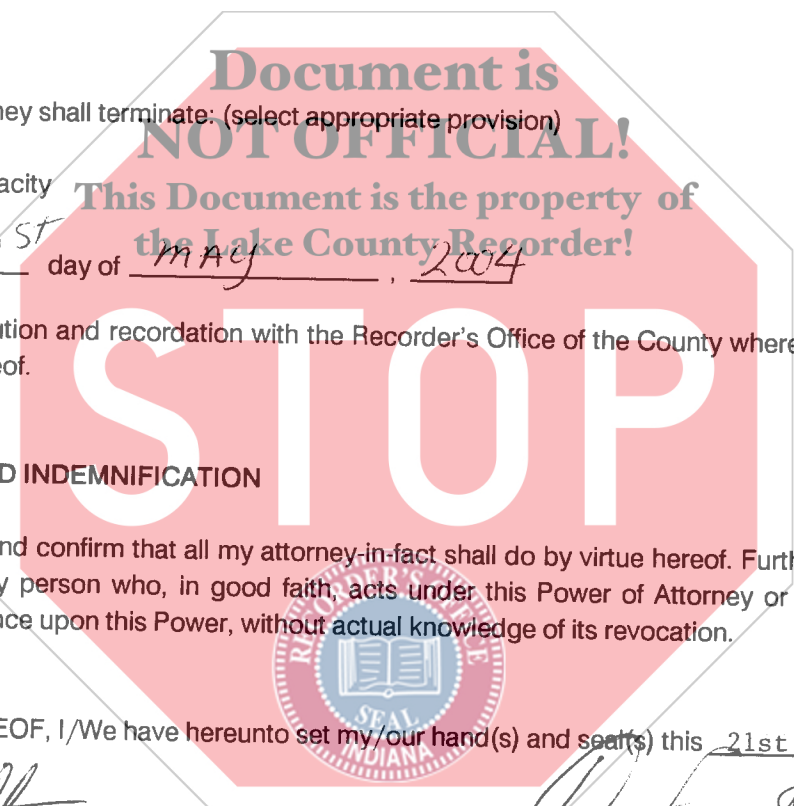
B. My disability or incompetence (select appropriate provision): (shall) (shall not) affect or terminate this Power of Attorney.

C. This power of attorney shall terminate: (select appropriate provision)

upon my incapacity

upon the 31st day of MAY, 2004

upon the execution and recordation with the Recorder's Office of the County where the Real Estate is located a written revocation hereof.



III. RATIFICATION AND INDEMNIFICATION

I/We hereby ratify and confirm that all my attorney-in-fact shall do by virtue hereof. Further, I/We agree to indemnify and hold harmless any person who, in good faith, acts under this Power of Attorney or transacts business with my attorney-in-fact in reliance upon this Power, without actual knowledge of its revocation.

IN WITNESS WHEREOF, I/We have hereunto set my/our hand(s) and seal(s) this 21st day of May, 2004.

Mark A. Stemper
Printed: MARK A. STEMPER

Catherine M. Stemper
Printed: Catherine M. Stemper

STATE OF INDIANA }
COUNTY OF } SS:

Before me, a Notary Public in and for said County and State, personally appeared Mark A. Stemper and Catherine M. Stemper who acknowledged the execution of the foregoing Power of Attorney, and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS my hand and Notarial seal, this 14th day of May, 04
Printed: Adena R. Morasch, Notary Public Adena R. Morasch
My Commission Expires: April 3, 2005 My County of Residence: Seminole

This instrument was prepared by _____

