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Stewart Title Services
of Northwest Indiana
The Pointe
5521 W. Lincoln Hwy.
Crown Point, IN 46307

044500344

SPECIAL POWER OF ATTORNEY

LAKE COUNTY
FILED FOR RECORD

I, Kathryn Amanda Leach, residing at 76 Cushman Road, No. 2, Leverett, Massachusetts 01054, hereby appoint Sarah Ellen DeLoe of Chez Chevaux Farm, 20170 Whitmer Road, South Bend, Indiana 46614-4815, as my Attorney-in-Fact ("Agent").

My Agent shall have full power and authority to act on my behalf but only to the extent permitted by this Special Power of Attorney. My Agent's powers shall include the power to:

1. Perform any act necessary to deposit, negotiate, sell, or transfer any note, bond, security, or draft of the United States of America, including U.S. Treasury Securities.
2. Take any and all legal steps necessary to collect any amount or debt owed to me, or to settle any claim, whether made against me or asserted on my behalf against any other person or entity, including the power to sign releases and agreements.
3. Sell or convey any interest of mine in real estate located at:
220-222 Ogden Street
[Index No. 26-36-0228-0006]
Hammond (Lake County), Indiana 46320
and legally described on the attached Exhibit.

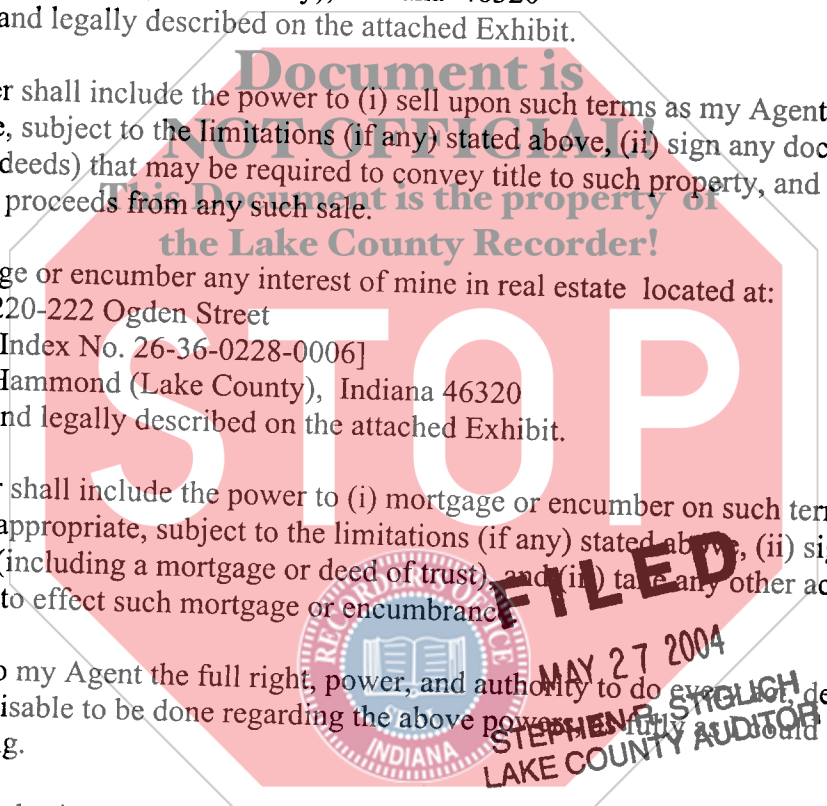
This power shall include the power to (i) sell upon such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including deeds) that may be required to convey title to such property, and (iii) collect and receive the proceeds from any such sale.

4. Mortgage or encumber any interest of mine in real estate located at:
220-222 Ogden Street
[Index No. 26-36-0228-0006]
Hammond (Lake County), Indiana 46320
and legally described on the attached Exhibit.

This power shall include the power to (i) mortgage or encumber on such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including a mortgage or deed of trust), and (iii) take any other action that may be required to effect such mortgage or encumbrance.

I hereby grant to my Agent the full right, power, and authority to do every deed, and thing necessary or advisable to be done regarding the above powers, and to do if personally present and acting.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, and (iii) my



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Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney.

My Agent shall not be entitled to any compensation, during my lifetime or upon my death, for any services provided as my Agent. My Agent shall be entitled to reimbursement of all reasonable expenses incurred in connection with this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

Dated 21 January 2003, at Amherst, Massachusetts.

Kathryn Amanda Leach
Kathryn Amanda Leach

State/Commonwealth of Massachusetts

County/Parish of Hampshire

On this the 21 day of January, 2003 before me personally appeared Kathryn Amanda Leach, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that she executed same as her free act and deed.

Eileen M. Besse
Notary Public

Notary Public expires 5/27/2005

Title (and Rank)

My commission expires

EILEEN M. BESSE
Notary Public, Massachusetts
My Commission Expires May 27, 2005

This document was prepared by:

Name: Kathryn Amanda Leach
Address: 76 Cushman Road, No. 2
Leverett, Massachusetts 01054

EXHIBIT

Property That Can Be Sold

All interest in the following described Real Estate situated in the County of LAKE in the State of INDIANA, to wit:

Lot 7, Block 4, Towle and Young's Addition to the Town (now City) of Hammond, as shown in Plat Book 1, Page 58, in the Office of the Recorder of Lake County, Indiana.

Permanent Index No. 26-36-0228-0006
220-222 Ogden Street, Hammond, IN 46320

Property That Can Be Mortgaged

All interest in the following described Real Estate situated in the County of LAKE in the State of INDIANA, to wit:

Lot 7, Block 4, Towle and Young's Addition to the Town (now City) of Hammond, as shown in Plat Book 1, Page 58, in the Office of the Recorder of Lake County, Indiana.

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