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Prepared by, recording requested by and return to:

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1684LK04

**SPECIAL POWER OF ATTORNEY
FOR CLOSING REAL ESTATE TRANSACTION**
(Agent for Seller)

STATE OF INDIANA
COUNTY OF LAKE

KNOW ALL MEN BY THESE PRESENT, THAT I LAURA J. KRIZMIS HOWATT
whose address is 9475 W. EARLETON RD, CLAYTON (City),
MI (State), 49235 (Zip), desiring to execute a SPECIAL POWER
OF ATTORNEY, hereby appoint, WILLIAM J. KRIZMIS, SR, of
LAKE County, Indiana, as my Attorney-in-Fact to act as follows,
GRANTING unto my Attorney-in-Fact full power to:

To do all things necessary to close on the sale of the property described below,
commonly known as
4219 BARING, E. CHICAGO, IN 46312 (address), with full power
and authority for me and in my name to execute any and all documents necessary
to effect the sale, conveyance and settlement on said property to any person or
persons of his choosing, including but not limited to, deeds, checks, receipts,
releases, warranties, affidavits, contracts, addenda, settlement statements, loan
commitments and disclosure statements, truth-in-lending statements, all forms of
commercial papers, endorsements to checks, or the like, and any such other
instrument or instruments in writing of whatever kind, character and nature as
may be necessary to complete the sale, financing arrangements, and the settlement
process. FURTHER GRANTING full power and authority to collect and receive
any funds or proceeds of said sale in any manner which, in his **SEE ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER**
sees fit.

The legal description of the property is as follows, to-wit:

[INSERT DESCRIPTION OR ATTACH EXHIBIT]

HOLD FOR MERIDIAN TITLE CORP

JUN 4 2004

STEPHEN R. STIGLICH
- RECORDER

000428

MT DC
13-DC

I hereby ratify and confirm all that said attorney-in-fact shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted.

All acts done by means of this power shall be done in my name, and all instruments and documents executed by my Attorney hereunder shall contain my name, followed by that of my attorney and the description "Attorney-in-Fact", excepting however any situation where local practice differs from the procedure set forth herein, in that event local practice may be followed. This SPECIAL POWER OF ATTORNEY shall be valid and may be relied upon by any third parties until such time as any revocation is recorded in the recorder's office of the county where the land is located.

DATED this the 26 day of MAY, 2004.

Laura J. Krizmis Howatt Laura Jean Krizmis Howatt
Signature
Print Name: LAURA JEAN KRIZMIS HOWATT

STATE OF ~~INDIANA~~ MICHIGAN RJKH
COUNTY OF LENAWEE

Before me, the undersigned, a Notary Public, in and for said County and State, this 26TH day of MAY, 2004, personally appeared LAURA JEAN KRIZMIS HOWATT, said person being over the age of 18 years, and acknowledged the execution of the foregoing instrument.

Richard Farrell Jarrett
Notary Public

Print Name: RICHARD FARRELL JARRETT

My commission expires:
8/21/2006

RICHARD FARRELL JARRETT
Notary Public, Lenawee County, MI
My Commission Expires Aug. 21, 2006

Principal Name and Address	Attorney-in-Fact Name and Address
Name: <u>LAURA J. KRIZMIS HOWATT</u>	Name: <u>WILLIAM J. KRIZMIS, SR</u>
Address: <u>9475 W. CARLETON RD</u>	Address: <u>1012 SAVANNAH RIVER</u>
City: <u>CLAYTON</u>	City: <u>ADRIAN</u>
State: <u>MI</u> Zip: <u>49235</u>	State: <u>MI</u> Zip: <u>49221</u>
Phone: <u>517-445-2737</u>	Phone: <u>517-264-5770</u>

EXHIBIT A

Lot Numbered 37 and the North 10 feet of Lot Number 36, Block 13 as shown on the recorded plat of Resubdivision of part of the Northwest quarter of Section 29, Township 37 North, Range 9 West of the 2nd P.M. in the City of East Chicago recorded in Plat book 5, page 3, in the Office of the Recorder of Lake County, Indiana.

