

**LIMITED POWER OF ATTORNEY
(REAL ESTATE)**

I, Chie Hong Chyung, of Lake County, State of Indiana, being at least 18 years of age and mentally competent, do hereby designate Sang Young Chyung, of Lake County, State of Indiana, as my true and lawful attorney-in-fact.

I. POWERS AND PURPOSES

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

Unit 2, Lot 1 in Block One in the Townhomes at White Oak Estates, a Horizontal Property Regime, as created by Declaration of Condominium recorded November 23, 1994 as Document No. 94079856 and as amended by subsequent amendments to the Declaration of Condominium, the First Amendment Incorporating Lot 39 into said Declaration and corrected Lot 1 recorded January 27, 1995 as Document No. 95004909, as per plat thereof, recorded in Plat Book 77 page 74, and re-recorded in Plat Book 76 page 1, in the Office of the Recorder of Lake County, Indiana, together with an undivided percentage interest in the limited common areas and facilities appertaining thereto.

The address of such real estate is commonly known as 10305 Mourning Dove, Munster, IN 46321 (the "Real Estate").

This authority shall include, by the way of illustration and not limitation, the power:

To make, draw and endorse promissory notes, checks or bills of 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 contracts 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, or encumber the Real Estate and in any way 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, acknowledgments, and like instruments.

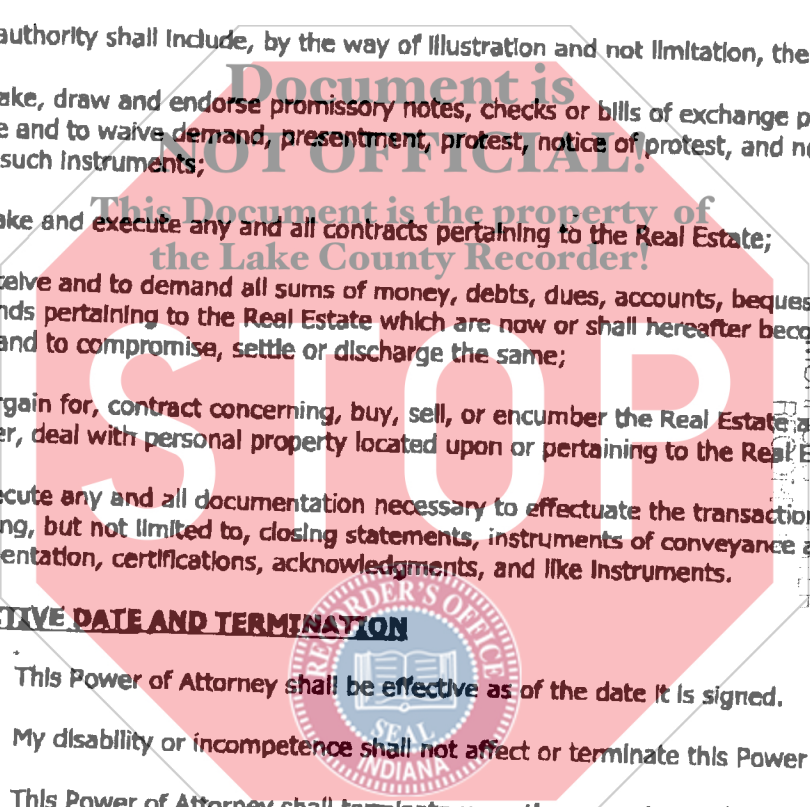
II. EFFECTIVE DATE AND TERMINATION

- A. This Power of Attorney shall be effective as of the date it is signed.
- B. My disability or incompetence shall not affect or terminate this Power of Attorney.
- C. This Power of Attorney shall terminate upon the execution and recordation with the Recorder's Office of the County where the Real Estate is located a written revocation hereof.

**TICOR TITLE INSURANCE
2050-45TH AVE.
HIGHLAND, IN 46322**

920043784

1256
17



2001051077
MUNSTER, IN 46321
OFFICE OF THE RECORDER
LAKE COUNTY, INDIANA

III. **RATIFICATION AND INDEMNIFICATION**

I hereby ratify and confirm all that my attorney-in-fact shall do by virtue hereof. Further, I 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 have hereunto set my hand this 9th. day of June, 2004.

Signature: *Chie Hong Chyung*
Printed Name: Chie Hong Chyung

STATE OF INDIANA }
 }SS:
COUNTY OF }
Lake

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State, personally appeared Chie Hong Chyung, 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 9th day of June, 2004.

My Commission Expires: _____

Laveta Clements
Notary Public

Laveta Clements
Printed Name:
Resident of Lake County



Prepared by Chie Hong Chyung

After recording, return to: ,