

POWER OF ATTORNEY

I, KARL E. HAND, of Lake County, State of Indiana, do hereby make, constitute and appoint DAVID M. GALOCY of Lake County, State of Indiana, my true and lawful attorney in fact, for me and in my name, place and stead to execute any and all loan documents, promissory note, mortgage, affidavits, or other line of credit financing documents for the property located at 806 Will Court, Crown Point, Indiana

Legal description:

Lot 59 in Ellendale Farm Unit Five, in the City of Crown Point, as per Plat thereof, recorded in Plat Book 89, page 76, in the Office of the Recorder of Lake County, Indiana.

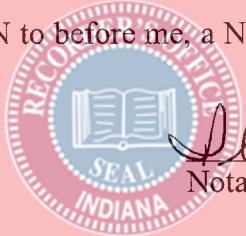
and generally to transact any and all business for me relating to the closing of such real estate; to do and perform each and every act and thing whatsoever requisite and necessary or proper to be done in all matters affecting such real estate closing, and with the same force and effect as though I were personally present and acting for myself; and I hereby ratify and confirm all that my said attorney in fact shall do by virtue hereof. I hereby reserve the right of revocation

I further state that this Power of Attorney shall not be affected by the fact that I might become incompetent hereafter, but shall remain in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 9th day of September, 2004.

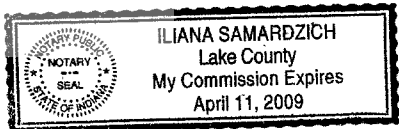
Karl E. Hand
KARL E. HAND

SUBSCRIBED AND SWORN to before me, a Notary Public, this 9th day of September, 2004.



Iliana Samardzich
Notary Public

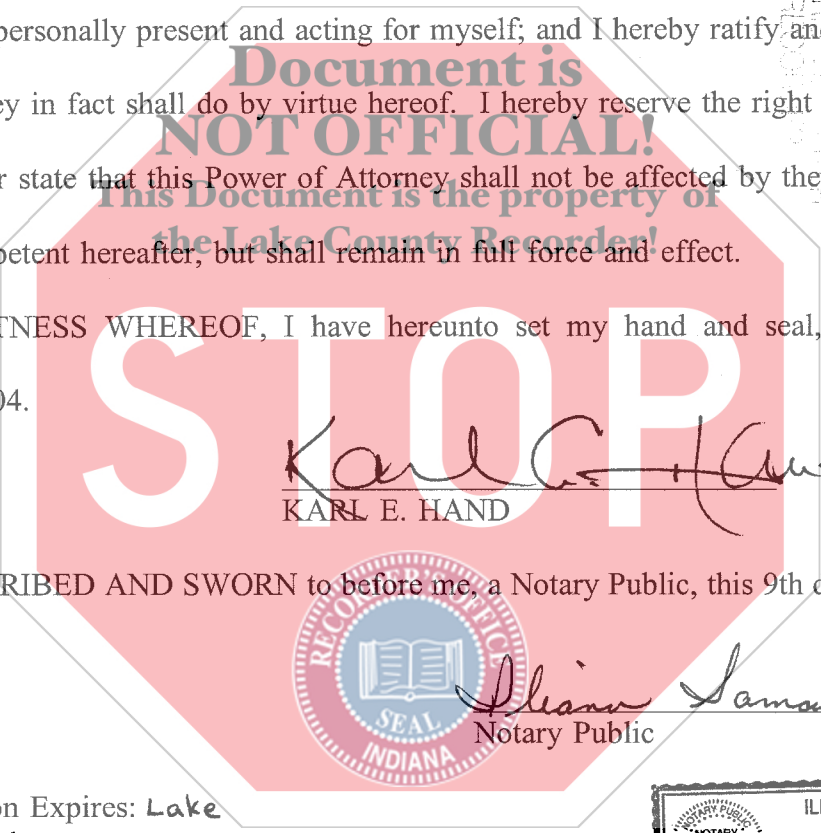
My Commission Expires: Lake County of Residence: 4-11-09



This instrument prepared by: KARL E. HAND, Attorney at Law, 3235 45th Street, Highland, IN 46322; 219/924-2640

TICOR TITLE INSURANCE
11055 BROADWAY SUITE A
CROWN POINT, INDIANA 46007
920046544

10/19/04



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2004 SEP 9 11 09 AM

LAKE COUNTY RECORDS