POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That CHRIS W. ANDERSON has made, constituted and appointed, and by these presents do make, constitute and appoint RAYMOND T. RAPCHAK tresand lawful Attorney for me and in my name, place and stead:

THIS IS A LIMITED POWER OF ATTORNEY EFFECTIVE SOLELY AND EXCLUSIVELY FOR THE PURPOSE OF PROVIDING ALL FUNCTIONS RELATED TO A REAL ESTATE TRANSACTION: BUILDING/CONSTRUCTION OF REAL PROPERTY, FINANCING, DRAWS, CLOSING AND CONVEYANCE OF ALL NECESSARY TRANSACTIONS. THIS LIMITED POWER OF ATTORNEY INCLUDES, BUT IS NOT LIMITED TO THE EXECUTION OF CLOSING STATEMENTS, TAX AGREEMENTS, PRO-RATION AGREEMENTS, FINANCING, DEED, LISTING AGREEMENTS & AMENDMENTS, DISCLOSURES, SWORN CONSTRUCTION STATEMENTS, PURCHASE AGREEMENTS & AMENDMENTS, WAIVERS OF LIEN, AND OTHER RELATED DOCUMENTS AND INSTRUMENTS PERTAINING TO THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, INDIANA:

LOT 198, IN HAVENWOOD PHASE 2, UNIT 5, LAKE COUNTY, INDIANA.

PROPERTY MORE COMMONLY KNOWN AS: 12816 FAWN COURT, CEDAR LAKE, INDIANA

Giving and granting unto RAYMOND T. RAPCHAK, said Attorney full power to do every act necessary to be done about the premises as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that RAYMOND T. RAPCHAK Said Attorney, or no substitute shall lawfully do or cause to be done by virtue thereof.

In witness whereof, the said CHRIS W. ANDERSON has set my hands and seal this 29 day of November, 2004.

Signed:

State of:

County of:

Before me the undersigned, a Notary Public for Local County, State of Florida, personally appeared CHRIS W. ANDERSON and acknowledged the execution of this instrument this 29 Day of Nov.

(Seal)

Stephanie L. Tancey

Commission #DD291860

Expires: Feb 17, 2008

Bonded Thru

Atlantic Bonding Co., Inc.

My Commission Expires.

L 108

This instrument prepared by Chris W. Anderson

Ticor C. P. 920048008

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