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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 016756

2005 MAR -8 AM 9:55

MICHAEL A. BROWN
RECORDER
LIMITED POWER OF ATTORNEY
(BUYER) MTC-1137LK05

Know all men by these presents that **Jose Ramos** do hereby make, constitute and appoint:

Hermelinda Perez, an adult person, to be my true and lawful attorney, for me and in my name, place and stead to do any and all of the following:

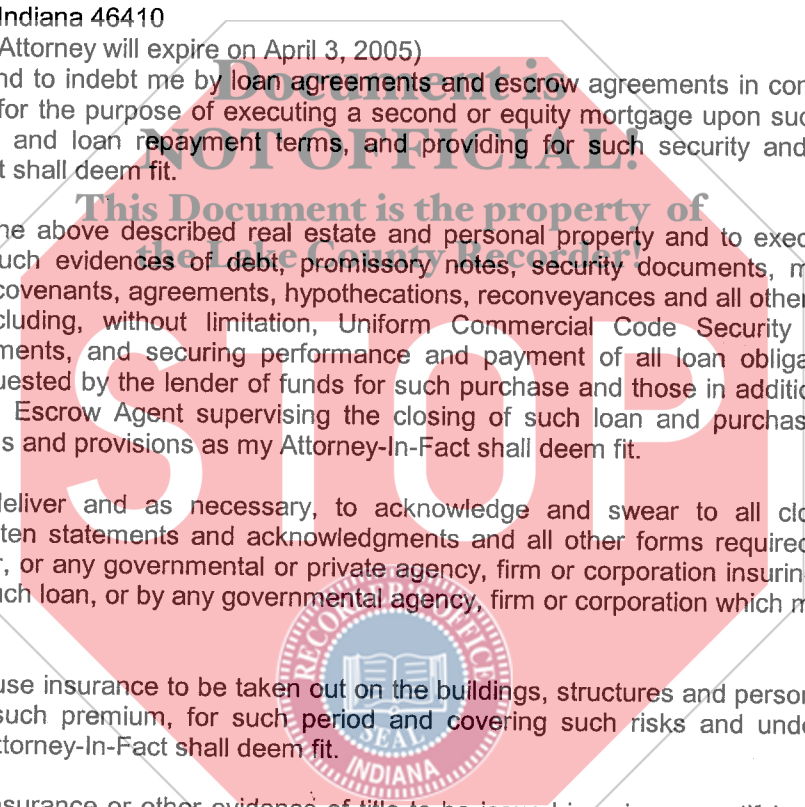
1. To bargain, agree, contract to purchase, complete such purchase and to receive and take possession of all property real and personal located at and described as follows:

Lot 22, Section No. 2, Chapel Manor, as shown in Plat Book 33, page 60, in Lake County, Indiana.

8000 Chapel Drive
Merrillville, Indiana 46410

(This Power Of Attorney will expire on April 3, 2005)

2. To enter into and to indent me by loan agreements and escrow agreements in connection with such purchase, and for the purpose of executing a second or equity mortgage upon such terms, for such rate of interest and loan repayment terms, and providing for such security and collateral as my Attorney-In-Fact shall deem fit.
3. To encumber the above described real estate and personal property and to execute and sign and acknowledge such evidences of debt, promissory notes, security documents, mortgages, deeds, deeds of trust, covenants, agreements, hypothecations, reconveyances and all other loan and security documents, including, without limitation, Uniform Commercial Code Security Agreements and financing statements, and securing performance and payment of all loan obligations as may be required or requested by the lender of funds for such purchase and those in addition thereto, if any, required by the Escrow Agent supervising the closing of such loan and purchase, all, upon such terms, conditions and provisions as my Attorney-In-Fact shall deem fit.
4. To sign and deliver and as necessary, to acknowledge and swear to all closing statements, certificates, written statements and acknowledgments and all other forms required or requested by any such lender, or any governmental or private agency, firm or corporation insuring or guaranteeing repayment of such loan, or by any governmental agency, firm or corporation which may purchase said loan.
5. To insure or cause insurance to be taken out on the buildings, structures and personal property being purchased, at such premium, for such period and covering such risks and underwritten by such insurer as my Attorney-In-Fact shall deem fit.
6. To cause title insurance or other evidence of title to be issued insuring or certifying the status of the title to the real estate being purchased, as required by the lender, by such title insurance underwriter for such amount and insuring such risks as my said Attorney-In-Fact, shall deem fit.
7. To appoint and authorize any other person or corporation to exercise the power and authority for and on behalf of my Attorney-in-Fact should my Attorney-in-Fact not be so available to exercise such power.



11.00
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BG

HOLD FOR MERIDIAN TITLE CORP

8. To perform all those functions and activities set out and authorized in I.C. 30-5-5-2.

This power shall not be affected by my later disability or incompetence.

I give and grant to my said Attorney-In-Fact full power and authority to do and perform all and every act and thing requisite or proper to be done in the exercise of the rights and powers herein granted, as fully, to all intents and purposes, as I might or could do if personally present, with full power and substitution and revocation and with full authority to deal with the property as authorized above hereby ratifying and confirming all that my said Attorney-In-Fact, or his substitute, or substitutes, lawfully do or cause to be done by virtue of the authority granted herein.

Signed this 3 day of 03, 05.

Jose Ramos
Jose Ramos

State of Kansas County of Ford

Before me, the undersigned, a Notary Public in and for said County and State aforesaid, on this 3 day of March, 2005, personally appeared Jose Ramos who acknowledged the execution of the foregoing power of attorney to be a voluntary act and deed for the uses and purposes therein set forth.

WITNESS, my hand and Notarial Seal.

My Commission Expires: 07/21/07

Thomas Ochoa
Printed Name of Notary Public

Ford County Kansas
Notary Public County and State of Residence

Thomas Ochoa
Signature of Notary Public

THOMAS OCHOA
Notary Public
State of Kansas
My Commission Expires 07/21/07

This instrument was prepared by: Frank A. Antonovitz, Attorney-at-Law #2437-98.
202 S. Michigan St., Ste. 1000, South Bend, IN 46601
11371k05.mf

