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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2005 047586

2005 JUN - 9 AMII: 52

MICHAEL A. BROWN RECORDER

POWER OF ATTORNEY

OF

VICTOR GIBSON (GRANTOR)

TO

NANCY GIBSON (ATTORNEY-IN-FACT)

The undersigned hereby nominates, constitutes and appoints NANCY GIBSON as my true and lawful attorney-in-fact to do and perform for me in my name the following powers and all those powers granted under Indiana Code 30-5-5-1-1 through 30-5-

Transfer of Interest in Real Estate This Document is the property of

To mortgage for such consideration and upon such terms as my attorney-in-fact shall deem advisable, and any other document(s) in such manner and form as may be necessary or required for my attorney-in-fact to mortgage all or any part of my interest and specifically to refinance or to obtain a first mortgage in the amount of \$44,800.00 from First Franklin Financial Corp. on the following described real estate to wit:

All of Lots 17 and 18, Block 1, in Oakland Realty Company's Subdivision, as shown in Plat Book 10, Page 22, in Lake County, Commonly known as 965 Matthews Street, Gary, Indiana 46404.

IN FURTHERANCE OF THESE POWERS I give my attorney-infact power to do for me and in my name those things which such attorney deems expedient to and necessary to effectuate the intent of this instrument, as fully as I could do personally for myself, reserving unto myself, however, the power to act on my own behalf and also to revoke the powers given in this instrument.

Any act or thing lawfully done by my attorney-in-fact under this instrument shall be binding on me and on my heirs, assigns and legal representatives.

If protective proceedings for my person and or estate shall be commenced, I hereby nominate NANCY GIBSON as Guardian of my person and as Guardian or Conservator, as the case may be, of my estate, to serve without bond to the full extent permitted by

All persons, firms and corporations to whom this instrument may be delivered may rely on its being in effect and unrevoked by me unless I shall have executed a proper instrument of revocation and recorded it, or caused it to be recorded, in the Office of the Recorder of Lake County, State of Indiana.

FILED

JUN - 9 2005

STEPHEN R. STIGLICH KE COUNTY AUDIT

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This Power of Attorney shall not be affected by my subsequent disability or incapacity, nor by lapse of time, it being my intention that this instrument constitute a durable power of attorney under the Indiana Uniform Durable Power of Attorney Act.

This power of attorney shall be in effect from June 2, 2005 to June 30, 2005.

Signed this _____ day of June, 2005.

Grantor, VICTOR GIBSON

Social Security No.

State of Indiana

County of Lake This Document is the property of the Lake County Recorder!

Subscribed to and sworn to before me, a Notary Public in and for said County and State, this day of June, 2005.

My Commission expires:

My County of Residence:

THIS INSTRUMENT PREPARED BY: Douglas R. Kvachkoff, Attorney at Law, 325 N. Main Street, Crown Point, IN 46307, 219-662-8200.

Our File No. 2532965-03

NTO INDIANA TITLE NETWORK COMPANY

325 NORTH MAIN

CROWN POINT, IN 46307