

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 construction loan/draw documents, closing documents, and settlement statements for the property located at **1175 Mary Ellen Court, Crown Point, Indiana (Lot Number 316 in Unit 8 in Ellendale Farms)**. and generally to transact any business for me relating to the construction loan and/or closing of such real estate; to do and perform each act necessary to be done in all matters affecting such construction loan/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 7th day of June, 2005.

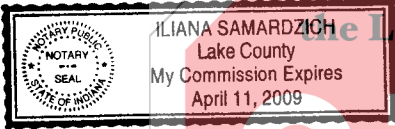
9-593-24

Karl E. Hand
KARL E. HAND

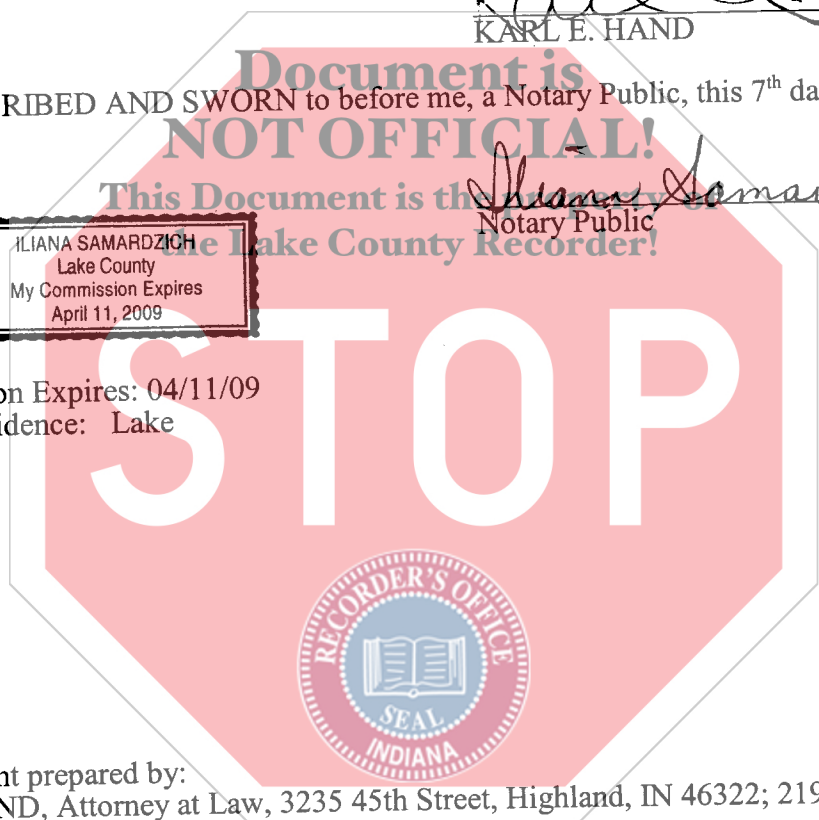
SUBSCRIBED AND SWORN to before me, a Notary Public, this 7th day of June, 2005.

Document is NOT OFFICIAL!
This Document is the Lake County Recorder!

Liliana Samardzich
Notary Public



My Commission Expires: 04/11/09
County of Residence: Lake



2005 JUN 07 10:34 AM
FILED FOR RECORD
LAKE COUNTY
INDIANA

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

TICOR CP
920053004

10-
ZP
TI