

STATE OF INDIANA
LAKE COUNTY
POWER OF ATTORNEY
FILED FOR RECORD

2005 075251

2005 SEP -2 AM 11:24

Fernell Francis
MICHAEL A. TOWN
(GRANTOR)
RECORDER

TO

Linda M. Francis
(ATTORNEY-IN-FACT)

The undersigned hereby nominates, constitutes and appoints **Linda M. Francis** 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 30-5-5-19:

(2) **Transfer of Interest in Real Estate**

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 \$52,250.00 from New Century Mortgage Corporation on the following described real estate to wit:

The East 125.9 feet of Lot 11, except the North 54 feet thereof, and the East 125.9 feet of the North 68.33 feet of Lot 12 in First Realty Corporation's Sunnyside Acres Addition to Gary, as per plat thereof, recorded in Plat Book 25 page 21, in the Office of the Recorder of Lake County, Indiana.

Commonly known as 5026-287 Kentucky Street, Gary, Indiana 46409.

IN FURTHERANCE OF THESE POWERS I give my attorney-in-fact 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 **Linda M. Francis** 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 law.

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, Indiana.

Return to
INDIANA TITLE NETWORK COMPANY
325 NORTH MAIN 233-2637-03
CROWN POINT, IN 46307

FILED

SEP 2 2005

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

008134

1200

02
ck #13628

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.

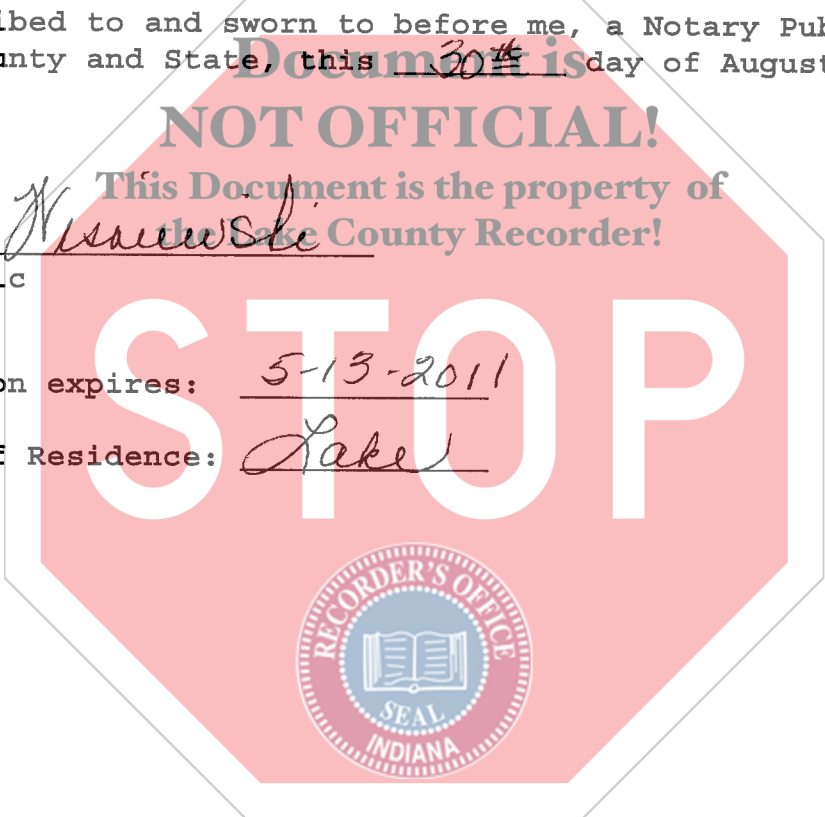
Signed this 30th day of August, 2005.

Fernell Francis

Grantor, Fernell Francis
Social Security No. 313-62-2127

State of Indiana)
)**SS:**
County of Lake)

Subscribed to and sworn to before me, a Notary Public in and for said County and State, this 30th day of August, 2005.



Kathy Kusinski
Notary Public

My Commission expires: 5-13-2011
My County of Residence: Lake