

2006 008237

2006 FEB -2 AM 10:47

MICHAEL A. BROWN
RECORDER

[Space Above This Line For Recording Data]

After recording return to:

Prepared by: *Kelly NEFF*

COUNTRYWIDE HOME LOANS
1525 U.S. HIGHWAY 41, STE. C-26
SCHERERVILLE, IN 46375

**Document is
SPECIFIC DURABLE POWER OF ATTORNEY**

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, JAMES Ramsey
whose address is 9722 W 136th LN CEDAR LAKE IN 46303
appoint Denise Ramsey
whose address is 9722 W 136th LN CEDAR LAKE IN 46303
as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as: 9722 W 136th LN CEDAR LAKE IN 46303

and has an address of 9722 W 136th LN CEDAR LAKE IN 46303

FILED

FEB 02 2006

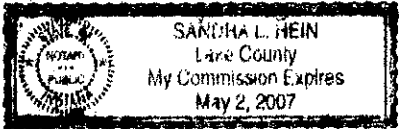
PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR
HOLD FOR THE TALON GROUP
1321490 002189
15-76
SS

ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF INDIANA

COUNTY OF LAKE

Before me, on this day personally appeared JAMES RAMSEY
known to me (or proved to me on the oath of _____
or through _____) to be the person whose name is
subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and
consideration therein expressed.



Sandra L. Hein
Notary Public Sandra L. Hein

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.



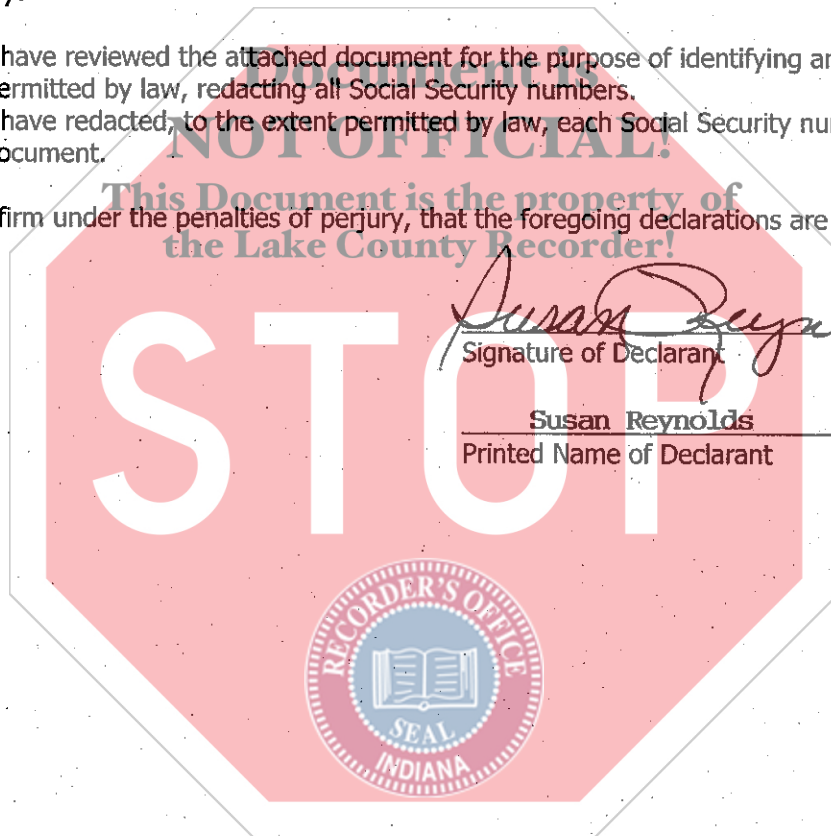
Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers.
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, the undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.



Signature of Declarant

Susan Reynolds
Printed Name of Declarant