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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2006 AUG 23 AM 11: 11

MICHAEL A. BROWN RECORDER

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LIMITED SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Xavier A. Dorai, herewith nominate, constitute and appoint Mary N. Tilak, receive and take possession of;

To sell, exchange, grant or convey with or without warranty, To mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally

Described as: THE WEST 120 FEET OF THE EAST 230 FEET OF THE WEST HALF OF THE SOUTH HALF OF THE SOUTH HALF OF THE SOUTH HALF OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 36 NORTH RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, (EXCEPT THE SOUTH 30 FEET TO BE RESERVED FOR PUBLIC ROAD) AND (EXCEPT THE NORTH 10 FEET TO BE RESERVED FOR A PUBLIC ALLEY), ALL IN THE TOWN OF HIGHLAND, LAKE COUNTY, INDIANA

Whose address is:

79918 Sequoia Lane, Munster IN 46321 perty of

Also to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deeds of Trust notes, notes or bonds, financing statements, check, drafts, or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including, but not limited to, mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purpose and shall be revoked if not exercised prior to 08/30/2006.

AUG 2 3 2006

PEGGY HOLINGA KATONA LAKE COUNTY AUDITOR

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The undersigned, a notary public in and for the above county and state, certifies that **Xavier A. Dorai** known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the additional witnesses in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth (and certified to the correctness of the signature(s) of the agent(s)).

"OFFICIAL SEAL"

Witness My Hand and Official Seal SANDRA G. TRIPODI Notary Public, State of Illinois Dated august 11, 2006 (SEAL) My Commission Expires 03/04/09 ooreecececece My commission expires: _ Notary Public in and for said State and County The undersigned witness certifies that Xavier A. Dorai, known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the notary public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe him or her to be of sound mind and memory. "OFFICIAL SEAL" SANDRA G TRIPODI I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. (Xavier A. Dorai) Document prepared by: Xavier A. Dorai