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POWER OF ATTORNEY

I, Ramon Ramirez, 5544 S. Washtenaw, Chicago, IL 60629, appoint Deyla M. Ramirez as my agent to exercise the powers described in this instrument in my name and on my behalf.

My agent is authorized to represent my interests at the real estate closing to be held on June 20, 2007 in connection with the real estate located at 7641 Missouri, Hammond, IN 46323 and legally described as follows:

My agent is authorized to sign on my behalf, the mortgage, note and other loan documents from Wells Fargo Home Mortgage and such closing statements, settlement statements, title insurance forms and other documents necessary to complete the closing on said property.

This power of attorney shall become effective on June 20, 2007 and shall terminate upon the completion of the closing on the property located at 7641 Missouri, Hammond, IN 46323 as described above. For purposes of this instrument, completion of closing shall occur only after all required disbursements have been paid.

I have executed this agreement on June 16, 2007

X [Signature]
Deyla Ramirez
M.

Specimen signature of my agent, who accepts appointment as attorney-in-fact as of the date of above written.

X [Signature]
Ramon Ramirez
A.

The foregoing instrument was acknowledged by Deyla Ramirez and Ramon A. Ramirez before me this 16 day of June, 2007.



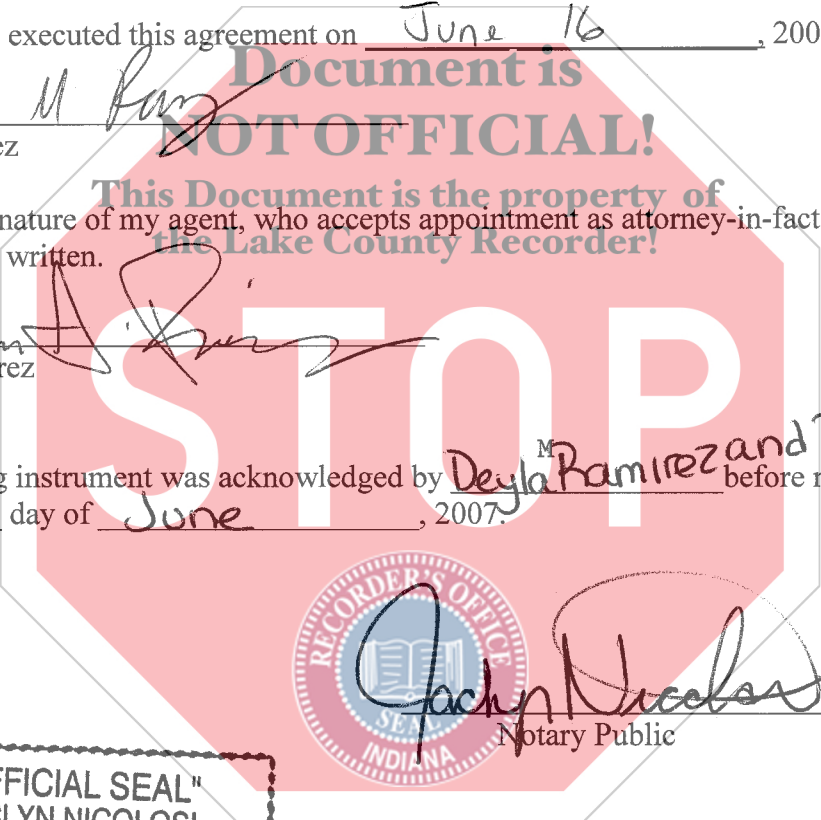
[Signature]
Notary Public

"OFFICIAL SEAL"
JACLYN NICOLSI
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires 1/16/2011

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TICOR TITLE - HIGHLAND

2007 05 17 72

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2007 JUN 26 9:12



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No: 920073514

LEGAL DESCRIPTION

Lot 21 in Block 3 in Tri-State Manor Addition, Unit Two to Hammond, as per plat thereof, recorded in Plat Book 31 page 36, in the Office of the Recorder of Lake County, Indiana.

