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2007 095149

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 DEC -4 PM 1:22

MICHAEL A. BROWN
RECORDER

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2925 Country Drive
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LandAmerica Bank Services
600 Clubhouse Drive Suite 400
Moon Township, PA 15108

LIMITED POWER OF ATTORNEY

NOTICE: This is an important document. It gives the person whom you designate (your "Agent" also called "Attorney in Fact") broad powers for a specific transaction, to handle your property during a certain period of time, which may include powers to mortgage your real property with advance notice to you by web based closing. These powers will continue to exist even after you have become disabled or incompetent, but the powers cease to exist at the conclusion of the transaction for which this power is granted. This document does not authorize anyone to make medical or other health care decisions. You may execute a different document, a health care proxy to do this. If there is anything about this document that you do not understand, you should ask a licensed attorney in your state to explain it to you.

BE IT KNOWN, that AMJAD TRABULSI ("Principal")

Whose address is: 1180 AVENUE OF THE AMERICAS,
FRNT 3
NEW YORK, NY 10036-8401

This Document is the property of
LandAmerica Bank Services

has made and appointed, and by these presents does make and appoint the following person(s) who are employees of LandAmerica, namely: **Brian Estus, Fred Sherman, Debra Barrett and Virginia Lenigan** and if more than one person is named, then each of whom may act separately, whose addresses are C/O LandAmerica, at 600 Clubhouse Drive, Suite 400; Moon Township, PA 15108 my true and lawful Attorney in Fact (also called Agent) for them and in their name, place and stead, for the following **specific and limited purposes**:

(1) This Limited Power of Attorney is given for the specific and limited purpose of refinancing the existing loan or loans secured by a mortgage(s) or deed of trust(s) encumbering the real property located at 233 VALLEY VIEW LN DYER, IN 46311 more particularly described in Exhibit A attached hereto, with ING Direct with a new loan in the approximate amount of \$ 100,000, to be secured with a mortgage or deed of trust encumbering said real property, and expected to close on or about 11/16/2007 (hereinafter referred to as the "Refinance.")

(2) To mortgage, refinance, hypothecate, assign, transfer, and in any manner deal with the real estate to effectuate the above referenced refinancing (which may also be called "banking transactions" under state statute);

(3) To execute, acknowledge, deliver escrow instructions, and all Closing Documents including but not limited to: Notes, Deeds, Mortgages/Deeds of Trust, Subordinations, Security Instruments, Riders, Attachments and Addenda, including any documents necessary or requested as part of this transaction by Title Insurer, Lender or the other parties to the transaction, those documents needed by governmental and taxing authorities, Covenants, Agreements and Assignments of Agreements, Assignments of Mortgages, Assignments of Deeds of Trust, Lien Waivers, encumbrance or waiver of homestead and any marital rights necessary to obtain the financing, Settlement Statements, Truth In Lending Disclosures, Loan Applications, HUD 1 and other written instruments of whatever kind and nature, all upon such terms and conditions as said Attorney in Fact (also called Agent) shall approve.

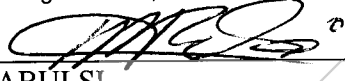
Further giving and granting said Attorney in Fact (also called Agent), full power and authority to do and perform all and every act and thing whatsoever requisite, necessary or appropriate to be done in and about the specific and limited premises (setout herein) as fully to all intents and purposes as I might or could be done if personally present, hereby ratifying and confirming all that said Attorney in Fact (also called Agent) should lawfully do or cause to be done by virtue hereof.

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This Power of Attorney shall become effective immediately, and shall not be affected by my subsequent disability, incapacity or lack of mental competence, except as may be provided otherwise by an applicable state statute. This Power of Attorney is not intended to revoke or terminate any previously executed General Durable Power of Attorney except to the limit that it would affect this specific transaction and this Power of Attorney is limited to the specific time and for the specific purposes described herein. I may revoke this Power of Attorney at any time by providing written notice to my Attorney in Fact (also called Agent), however such revocation shall not be effective as to third parties acting in reliance upon this Power of Attorney if recorded, unless and until the revocation is similarly recorded in the same county and state registry or other established records for the recording of Powers of Attorney. This Power of Attorney is limited to a specific refinance, and this Power of Attorney shall continue in full force and effect until recordation of the Mortgage/Deed of Trust and execution of any other documents necessary to complete this refinance transaction.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND I FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY AGREE TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

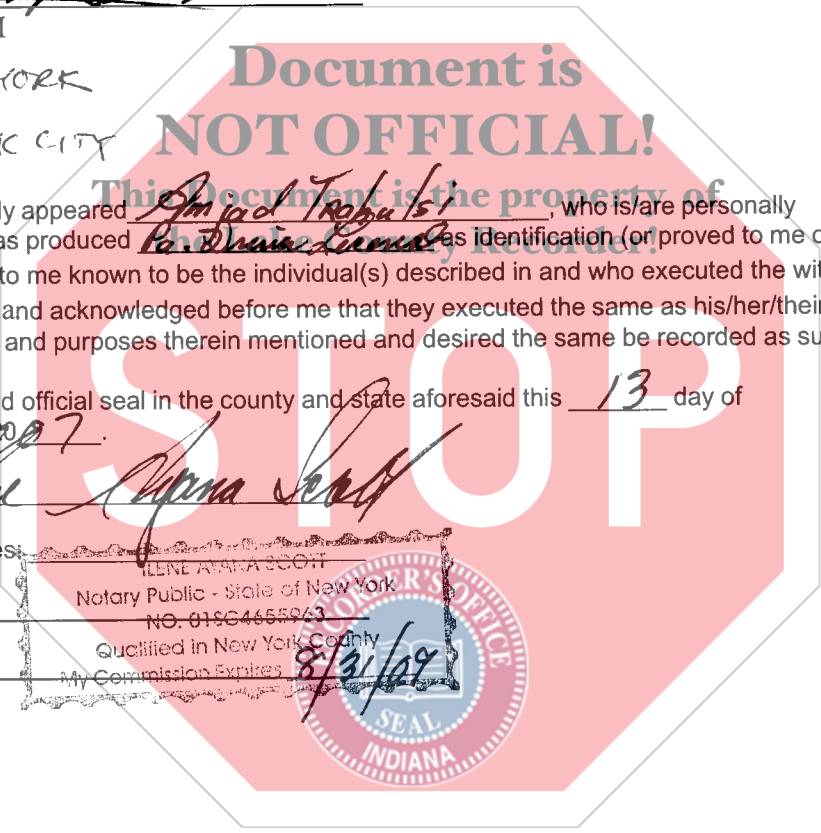
I, AMJAD TRABULSI, the principal, sign my name to this power of attorney this 13 day of NOVEMBER, 2007 and, being first duly sworn, do declare to the undersigned authority that I sign and execute this instrument as my power of attorney and that I sign it willingly, that I execute it as my free and voluntary act for the purpose(s) expressed in the power of attorney and that I am eighteen years of age or older, of sound mind and under no constraint or undue influence.



AMJAD TRABULSI

State of: NEW YORK

County of: NEW YORK CITY



BEFORE ME personally appeared Amjad Trabulsi, who is/are personally known to me or who has produced Pa. Driver License as identification (or proved to me on the basis of satisfactory evidence) to me known to be the individual(s) described in and who executed the within and foregoing Power of Attorney instrument and acknowledged before me that they executed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned and desired the same be recorded as such.

WITNESS my hand and official seal in the county and state aforesaid this 13 day of Nov 2007.

Notary Public 

My Commission Expires: _____

Address: _____

ELINE ANARA SCOTT
Notary Public - State of New York
NO. 01564655963
Qualified in New York County
My Commission Expires 8/31/09

ACKNOWLEDGMENT OF ATTORNEY-IN-FACT

I, AGENT, have read the attached power of attorney and am the person identified as the attorney-in-fact (the "Agent") for the principal. I hereby acknowledge that in the absence of a specific provision to the contrary in the power of attorney or in state law, when I act as Agent:

I accept the appointment as Agent.

I understand the duties under the Power of Attorney and under the law.

I shall exercise the powers for the benefit of the principal.

I shall keep the assets of the principal separate from my assets.

I shall exercise reasonable caution and prudence.

I shall keep a full and accurate record of all actions, receipts and disbursements on behalf of the principal.

Virginia Lemigan
Signature of Agent/Attorney-in-Fact

11-16-07
Date

Virginia Lemigan
Printed name of Agent/Attorney-in-Fact

State of: WV

County of: Allegheny



BEFORE ME personally appeared Virginia Lemigan, who is/are personally known to me or who has produced _____ as identification (or proved to me on the basis of satisfactory evidence) to me known to be the individual(s) described in and who executed the within and foregoing Power of Attorney instrument and acknowledged before me that they executed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned and desired the same be recorded as such.

WITNESS my hand and official seal in the county and state aforesaid this 16 day of November, 20 07.

Notary Public *Scott Fial*

My Commission Expires: _____

Address: _____

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EXHIBIT A

A PARCEL OF LAND LOCATED IN THE STATE OF IN, COUNTY OF LAKE, WITH A SITUS ADDRESS OF 233 VALLEY VIEW LN, DYER IN 46311-4628 C042 CURRENTLY OWNED BY TRABULSI AMJAD & HAVING A TAX ASSESSOR NUMBER OF 12-14-0279-0010 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED AS HIGH POINT TRAILS UNIT 3 LOT 10 DOC.2001-030273 AND DESCRIBED IN DOCUMENT NUMBER 41684 DATED 05/16/2005 AND RECORDED 05/23/2005.

