SPECIAL POWER OF ATTORNEY

I, Richard B. Spurling, being at least 18 years of age and mentally competent, do hereby appoint and constitute Dennis E. Dickinson of Lake County, in the State of Indiana, my Attorney in Fact with full power for me in my name place and stead pursuant to Indiana Code § 30-5-5-2, to do any and every act on my behalf as fully as if I were present in person, including, but not in any way in limitation of said attorney's absolute and full power, to do each and all of the following:

1. To accept delivery of deeds, execute promissory notes and mortgages, execute Truth-in-Lending Statements, Closing Statements and any and all documents required by the FHA or VA if applicable and any other documents or instruments required by the lender, all in connection with the purchase of certain real estate which is more specifically described as follows:

Lot 11A in The Meadows, Villages of Four Seasons, as per plat thereof, recorded in Plat Book 59, page 42 in the Office of the Recorder of Lake County, Indiana.

Also see attached Exhibit A - Legal Description.

I further give unto my said attorney full power and authority in his absolute discretion to do and perform each and every act and thing whatsoever requisite, necessary, advisable or convenient to be done to fully carry out and perform all the powers herein granted to my said attorney.

I relieve all persons dealing with my said attorney from seeing to the proper application of any money or other property received by my said attorney on my behalf.

I hereby ratify and confirm all that my said Attorney in Fact shall do by virtue hereof. Further, tagreeto indemnify and hold harmless any person, who in good faith, acts under this Power of Attorney or transacts business with my Attorney in Fact in reliance upon this Power, without actual knowledge of its revocation.

This Power of Attorney shall not be affected by my subsequent disability or incompetence and shall expire upon completion of purchase/refinance of above described property.

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

Richard B. Spurling

DEC 1 3 2007

PEGGY HOLINGA KATONA

STATE OF Massachus AKESCOUNTY AUDITOR

COUNTY OF SUFFOIK

Before me, a Notary Public in and for the said County and State, personally appeared Richard B. Spurling, known to me personally to be the individual who acknowledged the execution of the foregoing Power of Attorney as his voluntary act and deed.

In Witness Whereof, I have hereunto affixed my signature and Notarial Seal this 15th day of November, 2007.

My commission expires:

STARR J. LEAK
Notary Public

Commonwealin of Massachusetts

My Commission Expires Jan 31, 2014

Residing in <u>N</u>
County, Indiana

This instrument prepared by: STECLART TITLE DIALE M (APIA 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. — Wester H. CAPIAN

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