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PREPARED BY BETH HOGAN
WHEN RECORDED MAIL TO:

Chicago Title 1546019
ServiceLink Division 32008 060111
4000 Industrial Blvd
Aliquippa, PA 15001

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2006 AUG 25 AM 10:14

MICHAEL A. BROWN
RECORDER

9

LIMITED SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Matthew E. Hay , herewith nominate, constitute and appoint Nora L. Hay, as my true and lawful attorney in fact, for me and in my name, place and stead:

- To contract for, purchase, 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:

SEE ATTACHED LEGAL ADDENDUM 18-28-0685-0065

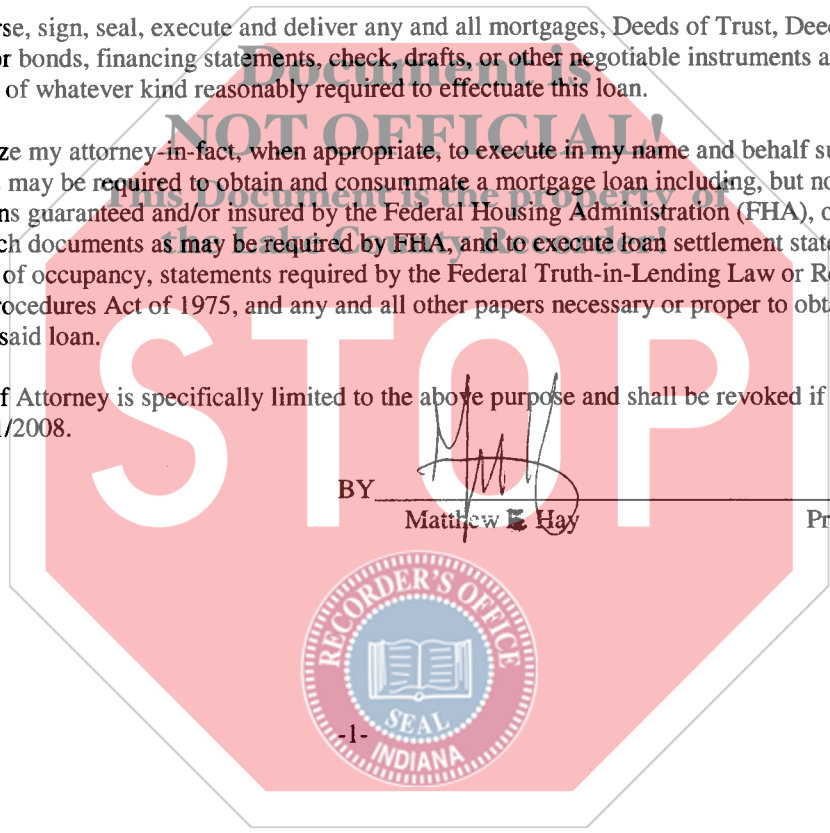
Whose address is: 1827 Poplar Lane, Munster IN 46321

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 04/01/2008.

BY  _____
Matthew E. Hay Principal

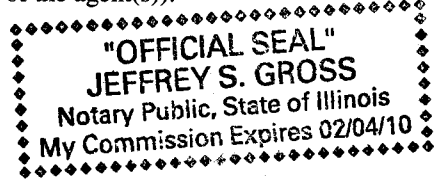


16-
#147344
SS

STATE OF
COUNTY OF

The undersigned, a notary public in and for the above county and state, certifies that Matthew L. Hay, 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)).

Witness My Hand and Official Seal
Dated 2-6-08 (SEAL)



[Signature]
Notary Public in and for said State and County

My commission expires: 2-4-10

The undersigned witness certifies that Matthew E. Hay, 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.

Dated 2-6-08 (SEAL)

Witness [Signature]

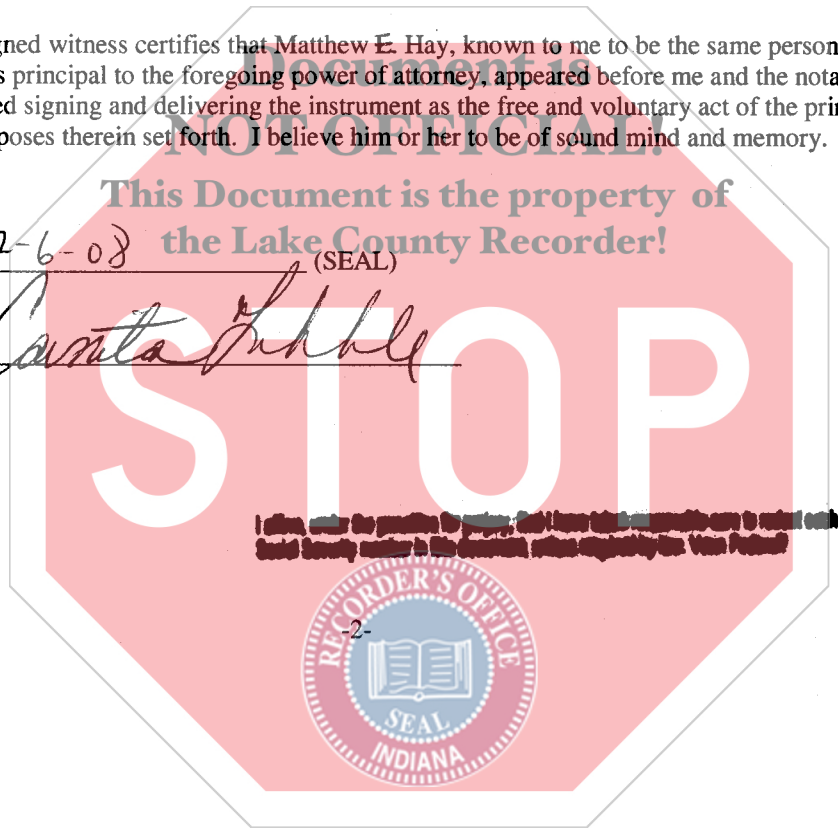


Exhibit "A" Legal Description

All that certain parcel of land situated in the Township of Munster, County of Lake, State of Indiana, being knoww as Lot 232, White Oak Estates, Block Four, as shown on plat recorded in Plat Book 79 page 56, and fully described in Deed Document No. 06-1888, dated 01/03/2006, recorded 01/10/2006, Lake County Records.

Tax ID: 18-28-0585-0065

