

5.

2008 063129

2008 JUN 19 10 54 15

RECORDER  
CLERK

### SPECIFIC DURABLE POWER OF ATTORNEY

[Space Above This Line For Recording Data]

After Recording Return To:

Prepared By:

**Document is NOT OFFICIAL!**

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

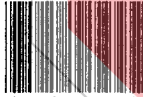
**STOP**

Section: \_\_\_\_\_  
Block: \_\_\_\_\_

Lot: \_\_\_\_\_  
Unit: \_\_\_\_\_

Specific Durable Power of Attorney  
1U015-XX (12/07)(d/i)

Page 1 of 4



\*23991\*



\*195195051000001U015\*



197E  
PB

**TICOR TITLE - HIGHLAND**

920084870

I, Karen S. HURRELL

whose address is

5902 COVERED CREEK LN

JACKSONVILLE, FL 32277

appoint Joshua B Hurrell

whose address is

5902 Coveredcreek Lane Jacksonville FL 32277

as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

**1. PROPERTY**

The Property is described as:

see attached

**Document is  
NOT OFFICIAL!**

**This Document is the property of  
the Lake County Recorder!**

**STOP**

and has an address of  
8204 FOREST AVE  
MUNSTER, IN 46321-1514



TICOR TITLE - HIGHLAND

**2. AGENT'S AUTHORITY**  
*(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)*

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

- Purchase the Property
- Refinance to pay off existing liens on the Property
- Construct a new dwelling on the Property
- Improve, alter or repair the Property
- Withdraw cash equity from the Property
- Establish a line of credit with the equity in the Property

**3. SPECIAL INSTRUCTIONS**

**VA Loan:** In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$ 314,000.00 ; (3) the amount of the loan to be secured by the Property is \$ 218,000.00 ; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

**FHA Loan:** I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

**Conventional Loan:** My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

**4. GENERAL PROVISIONS**

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.



THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

Karen S. Hurrell 8-25-08  
Principal Date  
KAREN S. HURRELL

Blanca E. Toda 8/25/08 Jane T. Schmidt 8-25-08  
Witness Date Witness Date

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

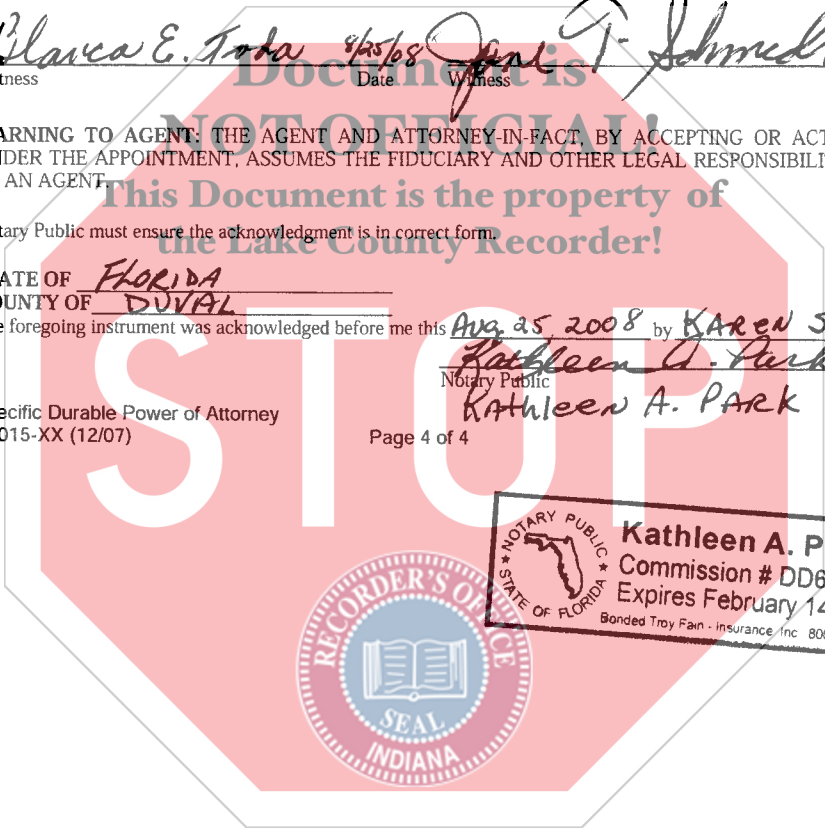
Notary Public must ensure the acknowledgment is in correct form.

STATE OF FLORIDA  
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this Aug. 25, 2008 by KAREN S. HURRELL

Kathleen A. Park  
Notary Public  
KATHLEEN A. PARK

Specific Durable Power of Attorney  
1U015-XX (12/07)



No: 920084870

## LEGAL DESCRIPTION

Lot 26 in Broadmoor Annex, a Subdivision in the Town of Munster, as per plat thereof, recorded in Plat Book 18, page 16, in the Office of the Recorder of Lake County, Indiana.

