Specific Durable Power of Attorney 1U015-XX (07/05) gsg



2008 067469

STATE OF THUMANA LAKE COUNTY FILED FOR RECORD

2005 SEP 29 All 9: 23

MICHAEL A. BROWN RECORDER

620084393 [Space Above This Line Fe	or Recording Data]
After recording return to:	Prepared by:
2138 Zandstra Court	Grazyna Markuszewski
Highland, IN 46322	
Documo SPECIFIC DURABLE PO	ent is WER OF ATTORNEY
NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT	THE POWERS YOU ARE GRANTING TO YOUR
AGENT AND ATTORNEY-IN-FACT IN THIS DOCUME	NT, OBTAIN COMPETENT LEGAL ADVICE. THIS
DOCUMENT DOES NOT AUTHORIZE ANYONE TO	
DECISIONS FOR YOU. YOU MAY REVOKE THIS POWSO.	VER OF ATTORNEY IF YOU LATER WISH TO DO
1, Grazina Markyszewski	
whose address is 1240 Jacks Canyon	Road Sedona AZ 86351,
appoint Cezary M Markustensk	
whose address is 1240 Jacks Canyon R	
as my agent and attorney-in-fact ("Agent") to act for me	
consummating financial transactions involving the Property (described lelow).
	TED
1. PROPERTY	
THE DEAL SEAL	SEP 2 4 2008 013975
The Property is described as:	EGGV Harm
	GGY HOLINGA KATONA KE COUNTY AUDITOR
- 1	AUDITOR
and has an address of 1138 Zundsta Ca	1- Itishland, IN 46322 SI
	F 1

Page 1 of 3

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 \$\frac{1}{2}\$; (3) the amount of the loan to be secured by the Property is \$\frac{1}{2}\$; 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.	
Vi	yny no Leto nelo 9-16-08 (ova cyna Mankies ocesko 9-16-08)
Wit	unity ma Kelsonska 9-16-08 a Covacyua Markuska 9-16-08 Date Carazyna Markustewski	
Wit	tness Date	
Spe	ecific Durable Power of Attorney Page 2 of 3	

1U015-XX (07/05) gsg

Page 2 of 3

ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document

STATE OF ACIZORA
COUNTY OF Yavapa
Before me, on this day personally appeared Grazyna Markuszewski + Krystyna Zatorska
known to me (or proved to me on the oath of
or through Deiver's License ID to be the person whose name is
subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and
consideration therein expressed.
OFFICIAL SEAL KANDICE M. EARLES NOTARY PUBLIC - ARIZONA YAVAPAI COUNTY My Comm. Expires Aug. 3, 2010
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.
This Document is the property of
DATE 9-16-08 the Lake County Recorder!
STOP
SEAL MOIANA

Specific Durable Power of Attorney 1U015-XX (07/05) gsg

Page 3 of 3

No: 620084393

LEGAL DESCRIPTION

Unit 20, in Prairie Village of Zandstra Farms Condominium, a condominium, as established under a Declaration, recorded June 26, 2006, as Document No. 2006 054366, and all amendments thereto, including but not limited to the Thirteenth Amendment, recorded September 2, 2008, as Document No. 2008 061678, in the Office of the Recorder of Lake County, Indiana, together with an undivided interest in the common and limited common areas appertaining thereto.

