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2009 023873

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2009 APR 15 AM 9:05

MICHAEL A. BROWN  
RECORDER

Power of Attorney for Real Estate Transaction

I, Sandra L. Stegenga of 1037 Sterling Court, Crown Point, IN 46307, do hereby appoint Raymond D. Stegenga of 1037 Sterling Court, Crown Point, IN 46307, as my/our lawful Attorney-In-Fact for the purpose of mortgaging through a refinance the premises commonly known as 1037 Sterling Court, Crown Point, IN 46307.

Property Parcel Number: 45-16-06-176-011.000-042

Said Attorney-In-Fact is to complete the refinance and I hereby grant to my/our Attorney-In-Fact full authority and power to execute all documents and instruments necessary to carry out said mortgage, including but not limited to, refinance mortgages, notes, affidavits and settlement documents, and to do any other acts necessary to carry out the refinance as fully as I/we could do if personally present.

I/We have signed this document this the 19<sup>th</sup> day of March, 2009.

*Sandra L. Stegenga*  
Signed: Sandra L. Stegenga  
*Sandra L. Stegenga Raymond D. Stegenga*  
Signed: Sandra L. Stegenga by Raymond D. Stegenga, Attorney-In-Fact

STATE OF Florida  
COUNTY OF Collier

I, Cathleen Nagelhout, a Notary Public of the county and the State first written above, do hereby certify that Raymond D. Stegenga and Sandra L. Stegenga personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this the 19<sup>th</sup> day of March, 2009.

*Cathleen Nagelhout*  
Notary Public For State of FL.  
County, acting in the County of Collier  
My commission expires 6/5/09

(Seal)



CATHEEN NAGELHOUT  
MY COMMISSION # DD 415479  
EXPIRES: June 5, 2009  
Bonded Thru Budget Notary Services

Mail After Recording to:  
Raymond D. Stegenga  
Sandra L. Stegenga  
1037 Sterling Court  
Crown Point, IN 46307

13<sup>th</sup>  
TI  
RM

TICOR TITLE - HIGHLAND

020091907

No: 920091907

## LEGAL DESCRIPTION

The East 50.00 feet of Lot 19 in White Hawk Country Club-Phase 5, Block 1, an Addition to the City of Crown Point, as per plat thereof, recorded in Plat Book 88 page 28, in the Office of the Recorder of Lake County, Indiana.

