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STATE OF INDIANA
LAKE COUNTY
FILED IN RECORDS

2009 026890

2009 APR 27 10:11:01

DAVID L. BROWN
RECORDER

Return To:
LSI-LPS
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108
5806609

SPECIFIC DURABLE POWER OF ATTORNEY

[Space Above This Line For Recording Data]

After Recording Return To: **Countrywide Bank FSB**
6400 Legacy Dr, TX2-972-02-02
Plano, TX 75024

Prepared By: **Jennifer Leveille**

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.

Section: _____ Lot: 295
Block: _____ Unit: 13

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

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APR 24 2009

006921

PEGGY HOLINGA KATONA
LAKE COUNTY RECORDER

17-
10482899
PB

M

I, Alan Berman
whose address is
1111 Cheyenne Dr, Crown Point, IN 46307

appoint James Berman
whose address is
1111 Cheyenne Dr, Crown Point, IN 46307

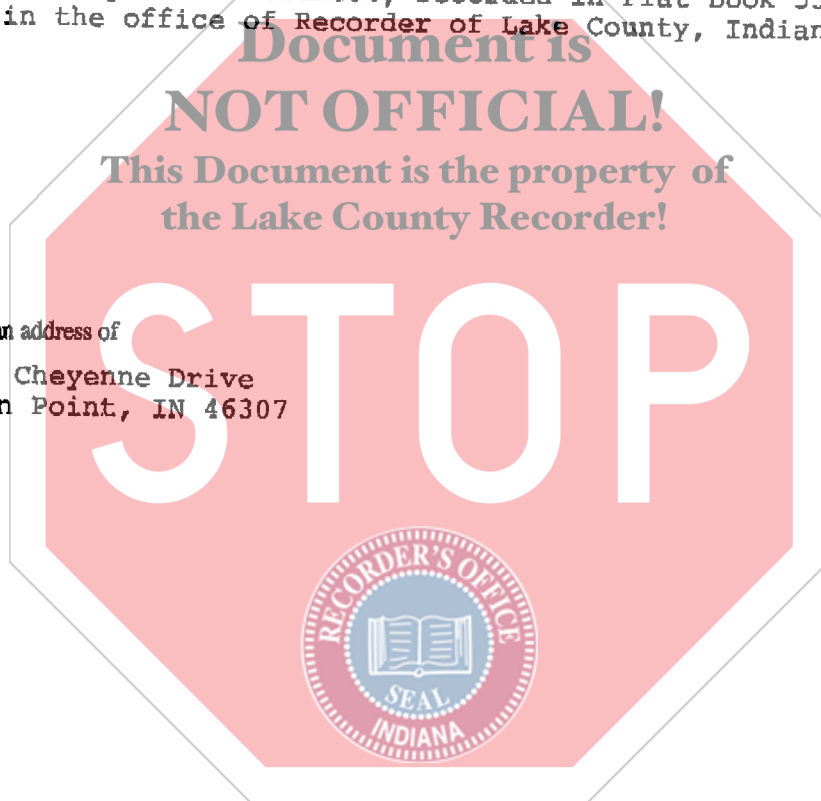
as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as:

Real Estate in Lake County, State of Indiana:
Lot 295 in Briarwood Unit No 13, in the city of Crown
Point, as per Plat thereof, recorded in Plat Book 53, Page
44, in the office of Recorder of Lake County, Indiana.

and has an address of
1111 Cheyenne Drive
Crown Point, IN 46307



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 \$ _____; (3) the amount of the loan to be secured by the Property is \$ _____; 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.

Alan Berman 3/31/09
Principal Date

[Signature] 03/31/09 Laura Conway 3/31/2009
Witness ARBEN ZEKO Date Witness Laura Conway 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 Virginia
COUNTY OF city of Alexandria

The foregoing instrument was acknowledged before me this 31st day of March 2009 by Alan Berman
Michael Giles
Notary Public

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

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MICHAEL JACKSON GILES
Notary Public
Commonwealth of Virginia
356489
My Commission Expires May 31, 2010