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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2009 053200

2009 AUG -3 AM 8:39

MICHAEL A. BROWN  
RECORDER

[Space Above This Line For Recording Data]

After recording return to:

Prepared by:

Hairong Zhao  
5824 Phillips Rd  
Scherer, IN 46375

**Document is**  
**SPECIFIC DURABLE POWER OF ATTORNEY**

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.

I, Hairong Zhao  
whose address is 5824 Phillips Road Schererville, IN 46375,  
appoint Wenxin Mao  
whose address is 5824 Phillips Road Schererville, IN 46375,  
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:

and has an address of 5824 Phillips Road Schererville IN 46375

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

Page 1 of 3

**FILED**  
JUL 31 2009  
PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

003621

09-INDY-3754 \$17  
LAW TITLE INSURANCE CO., INC. CK# 1542  
55 WEST 86TH AVENUE  
MERRILLVILLE, IN 46410  
E WA

**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.


  
 Witness Xinling Wang Date 06/01/2009 Principal [Signature] Date 06/01/2009

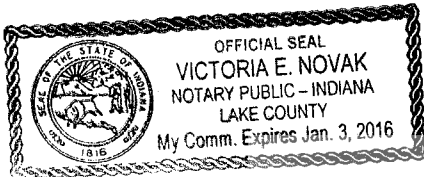
Witness [Signature] Date 06/01/2009

**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 IN

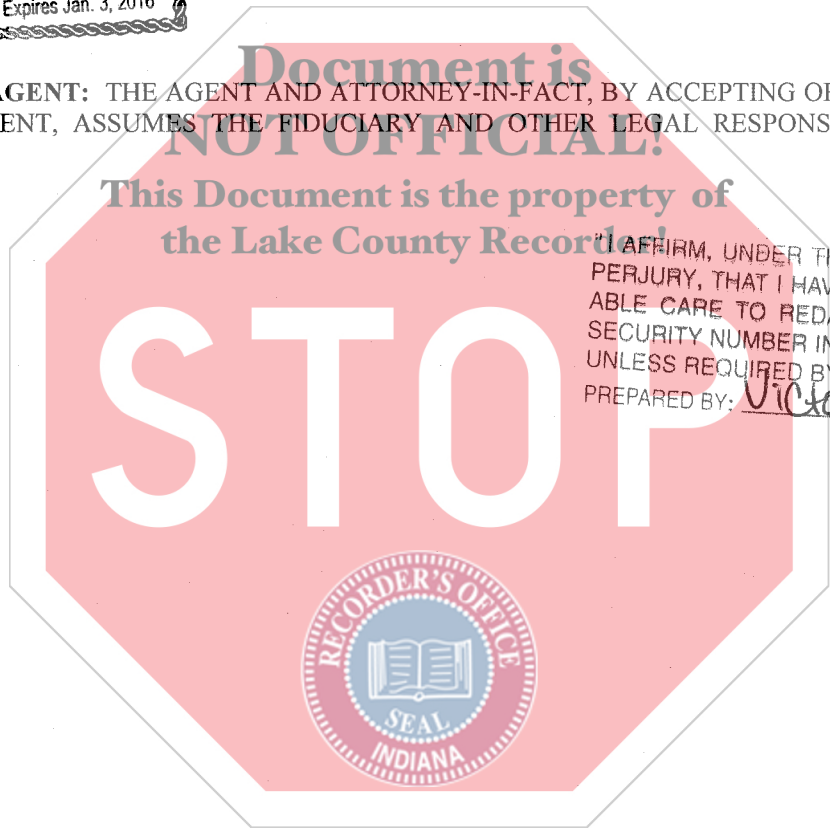
COUNTY OF Lake

Before me, on this day personally appeared Hainong Zhao,  
known to me (or proved to me on the oath of \_\_\_\_\_  
or through Driver's license ) 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.



Victoria E. Novak  
Notary Public

**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.



"AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW."  
PREPARED BY: Victoria E. Novak

**EXHIBIT A:**

LOT 9 IN PRAIRIE ESTATES, PHASE 2, UNIT 2, AN ADDITION TO THE TOWN OF SCHERERVILLE, LAKE COUNTY, INDIANA AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 92 PAGE 78, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

FOR INFORMATION ONLY: 45-11-12-333-017.000-036

5824 Phillips Rd, Schererville IN 46375

THE PROPERTY ADDRESS AND ZIP CODE ARE PROVIDED FOR CONVENIENCE ONLY AND IS NOT INSURED HEREBY.



09-INDY-3754