

LAKE COUNTY RECORDER
CAROLYN J. POLLARD
ACTING RECORDER

2010 000213

DURABLE SPECIAL AND LIMITED POWER OF ATTORNEY

OF

620095244

**ANITA RAY
(GRANTOR)**

**(AS CO-TRUSTEE OF THE ANN SKERTICH REVOCABLE LIVING TRUST
AND AS GUARDIAN)**

TO

**KATHLEEN SKERTICH WENDELL
(ATTORNEY-IN-FACT)**

The undersigned **Anita Ray** hereby nominates, constitutes and appoints **Kathleen Skertich Wendell** as my true and lawful durable special and limited Attorney-in-Fact (not intending hereby to grant or confer general authority pursuant to I.C. §30-5-5) to do and perform for me and in my name the following:

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2010 JAN -5 AM 9:07

1. All acts, as specified in Paragraphs 2 and 3 below, relating to the closing of the reverse mortgage with Wells Fargo Bank, which real estate is described as:

All that certain piece or parcel of land situated in the Town of Highland, Lake County, Indiana, in the Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼) of Section Thirty-Three (33) Township Thirty-six (36) North, Range Nine (9) West of the Second Principal Meridian, and being known as Lot Thirty-seven (37) as marked and laid down on the plat of the Erie Subdivision No. 1 of Industrial Center land Company, filed in Plat Book 26, at Page 36 of Lake County Map Records, containing one and eighty-one thousandths (1.081) acres, more or less.

Parcel No.: 007-16-27-0182-0013

Commonly known as: 2920 East 45th Street, Highland, IN 46322

2. The powers granted hereby include (a) the execution on by behalf of closing statements, tax agreements, title affidavits and any and all other documents and papers relating to said closing; (b) to otherwise deal with the title to said real estate, respecting the sale of same, as long as said Attorney-in-Fact shall provide to me an accounting of same, and (c) to otherwise act on my behalf as a party to the agreement to sell real estate.
3. In furtherance of the foregoing enumerated powers, I give my Attorney-in-Fact power and authority to do for me and in my name those things which such attorney deems expedient to and necessary to effectuate the special and limited powers granted and conferred by this instrument, as fully as I could do personally for myself, reserving unto myself, however, the power to act on my own behalf and also to revoke the powers given in this instrument.
4. My Attorney-in-Fact shall serve and exercise the powers granted and conferred hereby, without reimbursement for expenses advanced and without fee for services rendered, as may be otherwise required by I.C. §30-5-4-5.

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PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

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CHICAGO TITLE INSURANCE COMPANY

Any act or thing lawfully done by my Attorney-in-Fact under this instrument shall be binding on me and on my heirs, assigns and legal representatives.

Persons to whom this instrument may be delivered may rely on its being in effect and unrevoked unless I shall have executed a proper instrument of revocation and recorded it, or caused it to be recorded, in the Office of the Recorder of Newton County, State of Indiana, or unless I shall have died or have been judicially declared incompetent.

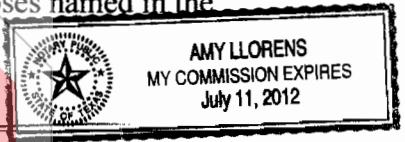
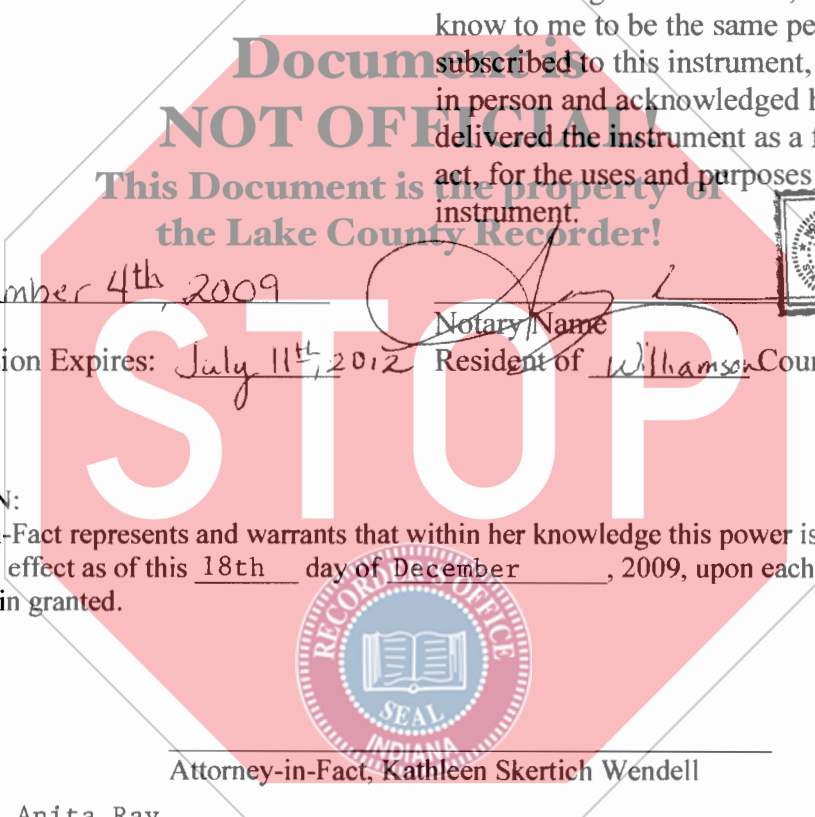
I executed this instrument on the 4 day of December, 2009, consisting of 1 counterparts, of which this is No. 1.

Anita Ray

Anita Ray, as Co-Trustee of the Ann Skertich Revocable Living Trust, as as Guardian

STATE OF Texas,
COUNTY OF Williamson SS:

The undersigned, a Notary Public in and for the above County and State, residing in Williamson County, Texas, certifies and witnesses that the above signed individual, who is personally know to me to be the same person whose name is subscribed to this instrument, appeared before me in person and acknowledged his/her signature and delivered the instrument as a free and voluntary act, for the uses and purposes named in the instrument.



Date: December 4th, 2009

[Signature]
Notary Name

My Commission Expires: July 11th, 2012 Resident of Williamson County, Texas

ATTESTATION:

The Attorney-in-Fact represents and warrants that within her knowledge this power is unrevoked and is still in full force and effect as of this 18th day of December, 2009, upon each and every exercise of the powers herein granted.

Kathleen Skertich Wendell
Attorney-in-Fact, Kathleen Skertich Wendell

Prepared by Anita Ray

I 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. B. Skertich