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MICHAEL B. BROWN
RECORDER

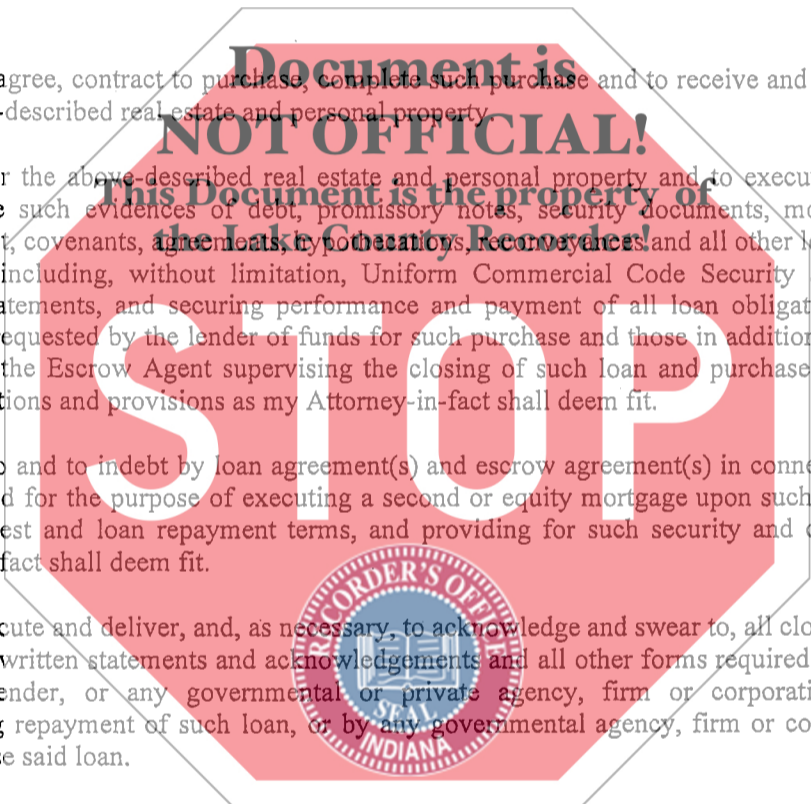
DURABLE POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS THAT I, Raymond K. Carstensen, do hereby make, constitute and appoint Carolyn M. Carstensen, my true and lawful attorney-in-fact for me and in my name to represent me in matters concerning the sale or transfer by me of certain real property, along with fixtures and personal property located therein, situated in the County of Lake, State of Indiana, more commonly known as 12930 B Ivy Street, Cedar Lake, IN 46303; and described as follows:

Lot 271B, except the South 60.00 feet by parallel lines as measured along the East line thereof, in Monastery Woods, Phase 2, a subdivision in the Town of Cedar Lake, Indiana, as per Record Plat thereof appearing in Plat Book 100, Page 72, in the Office of the Recorder of Lake County, Indiana.
Parcel: 45-15-21-429-023.000-014
12930 B Ivy St. Cedar Lake, IN 46303

With respect to the above-described property, said attorney-in-fact is hereby authorized to do any and all of the following:

1. To bargain, agree, contract to purchase, complete such purchase and to receive and take possession of the above-described real estate and personal property.
2. To encumber the above-described real estate and personal property and to execute and sign and acknowledge such evidences of debt, promissory notes, security documents, mortgages, deeds, deeds of trust, covenants, agreements, hypothecations, reconveyances and all other loan and security documents, including, without limitation, Uniform Commercial Code Security agreements and financing statements, and securing performance and payment of all loan obligations as may be required or requested by the lender of funds for such purchase and those in addition thereto, if any, required by the Escrow Agent supervising the closing of such loan and purchase, all, upon such terms, conditions and provisions as my Attorney-in-fact shall deem fit.
3. To enter into and to incur by loan agreement(s) and escrow agreement(s) in connection with such purchase, and for the purpose of executing a second or equity mortgage upon such terms, for such rate of interest and loan repayment terms, and providing for such security and collateral as my Attorney-in-fact shall deem fit.
4. To sign, execute and deliver, and, as necessary, to acknowledge and swear to, all closing statements, certificates, written statements and acknowledgements and all other forms required or requested by any such lender, or any governmental or private agency, firm or corporation insuring or guaranteeing repayment of such loan, or by any governmental agency, firm or corporation which may purchase said loan.
5. To make, sign, execute and deliver such sales agreements, warranty deeds, quit claim deeds, land contracts, bills of sale, affidavits, commitments, releases, closing statements, governmental forms and other documents as may be deemed necessary or expedient to consummate the sale and transfer of the above-described real estate and personal property.
6. To insure or cause insurance to be taken out on the building, structures and personal property being purchases, at such premium, for such period and covering such risks and underwritten by such insurer as my Attorney-in-fact shall deem fit.
7. To cause title insurance or other evidence of title to be issued insuring or certifying the status of the title to the real estate being purchased, as required by the lender, by such title insurance underwriter, for such amount and insuring such risks as my Attorney-in-fact shall deem fit.
8. To appoint and authorize any other person or corporation to exercise the power and authority for and on behalf of my Attorney-in-fact should said Attorney-in-fact not so available to exercise such power.



**FIDELITY NATIONAL
TITLE COMPANY**

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