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SPECIFIC POWER OF ATTORNEY TO ENCUMBER REAL PROPERTY



KNOW ALL MEN BY THESE PRESENTS, that I, RICHARD J. MILLER & LAUREN MILLER do hereby constitute and appoint MORRIS SPECTOR, my true, sufficient, and lawful attorney to act in all my affairs, undertakings, and business arising/out of the purchase and financing or refinance of real property known as Lot Numbered _____, in the subdivision known ," per plat recorded in Plat Book _____ at plat as " , among the Land Records of _____ County, ____ State, also known as: | 1020 S. WABASH AVE. # 7E # 7F + PARKING PE | CHICAGO | COOK | State: I.L Street Address: City: and for that purpose in my name and on my behalf to do and execute any or all of the following acts, deeds and things, that is to say: 1. Negotiate, contract or egree to the purchase and financing or refinance of the following described herein below: Lot Numbered ______, in the subdivision known " as per plat recorded in Plat Book a plat , among the Land Records of County, State, upon such terms, considerations, and conditions as my said attorney shall see fit, and to transact and execute all Notes, Deeds of Trust/Security Deeds/Mortgages, and any other documents pertaining to the settlements of the above-described purchase or refinance including, but not limited to, the contract of sale for said property, settlement sheets, Truth-in-Lending forms, and any and all other occuments or forms required by MARKET STREET MORTGAGE CORFORATION, the lender, as required as my attorney-in-fact. 428,630 2. Contract a loan for and to borrower the sumsof) for the purchase of refinance of ____ Dollars (\$_____ the property specified herein, in my name, bearing interest at the initial race of Percent (8.75 %) per annum or lower for a term of (30) years, with monthly payments, and upon such other terms as my said attorney shall see fit, and to execute, a promissory note or notes for the payment therefore, and as collateral security therefore to execute, acknowledge and deliver a Deed of Trust/Security Deed/Mortgage upon the abovedescribed premises, with the usual power of sale and interest and insurance clauses, and other usual provisions and covenants. 3. Do anything and everything necessary, and sign any and all documents which may be necessary, to exercise the authority granted above, as I could do if personally present. Nº

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Provided, however that all business transacted hereunder for me, or for my account, shall be transacted in my name, and that all endorsements executed by my said attorney for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney and the designation "attorney-in-fact."

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This specific Power of Attorney to encumber real property shall survive and not be effected by any disability on my part. My attorney-in-fact is, also, specifically authorized to act on my behalf until he learns of my death, if such event occurs. My attorney-in-fact is hereby authorized to receive and provide all information and disclosures pursuant to the Real Estate Settlement Procedures Act.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this date set forth

below: Signed sealed and delivered in the present of: (Seal) Name Witness STATE OF COUNTY OF to wit: a Notary Public in and for the do certify that on aforesaid, in the State of has acknowledge the same before me in my jurisdiction aforesaid. Given under my hand and office seal this 13th day of May , 3000. My Commission Expires: NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. AUG. 28,2002 Power of Attorney

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STREET ADDRESS: 1020 WABASH FUNFT I CIAL COPY

CITY: CHICAGO COUNTY: COOK

TAX NUMBER:

00423638

LEGAL DESCRIPTION:

UNITS NOS. 7 E/F AND P E IN THE ELEVENTH STREET LOFTOMINIUMS, A CONDOMINIUM AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: SUB LOT 2 OF LOT 8 IN BLOCK 19 IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO IN SECTION 15, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS AND SUB LOTS 1 AND 2 OF LOT 9 IN BLOCK 19 IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO IN SECTION 15, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS APPENDIX "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 00363278 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

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