

# UNOFFICIAL COPY



## REFINANCE LIMITED POWER OF ATTORNEY

*also known as Carol Siebert*

KNOW ALL MEN BY THESE PRESENTS, that I **CAROL C. ~~CUBIA~~ CUBIA** <sup>1-238</sup> <sup>resident</sup> have made, constituted and appointed, and by

these presents do make, constitute and appoint **LUTHER C. SIEBERT** <sup>37</sup> legal age and resident of to be my true and lawful Attorney-in-Fact, so that in my name, place and stead he/she may execute the following acts:

1. To act on my behalf to refinance the indebtedness secured by the real property described as:  
**1716 K E. 54th ST, CHICAGO, IL 60615**  
The improvements thereon being commonly known as: **SEE ATTACHED LEGAL DESCRIPTION**

in accordance with the terms and conditions set forth in a Loan Approval/Commitment Letter from Provident Mortgage Corp. ("Lender") dated **4-28-00**, 19 and in particular to sign, endorse, or execute any and all documents of checks (and collection of proceeds thereof, if any), settlement sheets, escrow agreements, signature cards, affidavits, financing agreements, amendments to the loan commitment, mortgage guarantee insurance documents, any Federal or State disclosure and rescission notices and any other documents required to be executed by the Lender.

2. To approve and execute a Mortgage or Deed of Trust and a Note in an amount of not more than **( \$ 285,600 )** at a rate of interest of not more than **( 9.25 )** % for a period of not more than **( 40 )** years encumbering the property known as

3. As my attorney-in-fact at the settlement of said refinance to approve and pay any settlement charges, expensed or adjustments, necessary to conclude said settlement, and approve any exceptions inserted in a policy of owner's title insurance.

4. To hire, discharge and compensate any attorney, appraiser, surveyor, accountant, inspector or assistant of any kind when my attorney-in-fact shall deem such action to be desirable for the proper execution by him/her of any of the powers described herein.

5. I hereby further give and grant unto my said attorney-in-fact full power and authority to do and perform all and every act, deed matter and thing whatsoever requisite and necessary to be done to consummate the above described transaction, as fully as I might or could do if personally present, which he/she lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall not be affected by my disability or incapacity or uncertainty as to whether I am dead or alive, but shall remain in full force and effect at all times until my death or until expressly revoked in writing by me, and then until my attorney shall be notified of my death, or in writing of such revocation.

This power of Attorney is executed in **COOK COUNTY** and shall be construed, administered and governed by and in accordance with the laws of the State of **IL** without regard to principles of conflict of laws.

IN WITNESS WHEREOF, I have hereunto signed and sealed this Limited Power of Attorney this **15** day of **June**, **2000**

WITNESS:

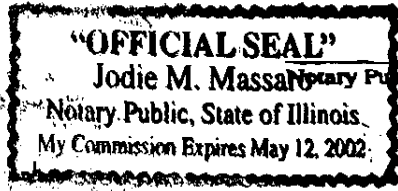
(SEAL)

(SEAL)

STATE OF \_\_\_\_\_  
CITY/COUNTY OF \_\_\_\_\_ to wit:

I hereby certify that on this **15** day of **June**, **2000** before me, the subscriber, a Notary Public of the State aforesaid, personally appeared **Carol C. Cubia aka Carol Siebert** known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained, and in my presence signed and sealed the same.

IN WITNESS WHEREOF, I have set my hand and Notarial Seal.



My Commission Expires:  
REF100A.DOC

**BOX 333-CT1**

*7868637 DI-55483993656 fm*  
4191/0182 20 081 Page 1 of 2  
2000-06-22 12:56:00  
Cook County Recorder-Deputy  
47.00



## CHICAGO TITLE INSURANCE COMPANY

**ORDER NUMBER:** 1401 007868637 D2  
**STREET ADDRESS:** 1716K E. 54TH STREET, UNIT D9  
**CITY:** CHICAGO **COUNTY:** COOK  
**TAX NUMBER:** 20-12-112-056-0000

### LEGAL DESCRIPTION:

#### PARCEL 1:

A PARCEL OF LAND IN THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE CITY OF CHICAGO, COOK COUNTY, ILLINOIS, BEING A PART OF A TRACT OF LAND COMPRISING THE SOUTH 10 FEET OF LOT 3 AND ALL OF LOTS 4 THROUGH 8, BOTH INCLUSIVE, IN SISSON'S LAKE SHORE ADDITION RECORDED MAY 31, 1917, AS DOCUMENT 6123846, IN COOK COUNTY, ILLINOIS; SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE EAST LINE OF A 16.00 FEET WIDE PUBLIC ALLEY A DISTANCE OF 189.44 FEET NORTH OF THE SOUTHWEST CORNER OF SAID LOT 8; THENCE CONTINUING NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST ALONG SAID EAST LINE A DISTANCE OF 19.83 FEET TO A POINT; THENCE SOUTH 89 DEGREES 49 MINUTES 36 SECONDS EAST A DISTANCE OF 60.00 FEET TO A POINT; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS WEST A DISTANCE OF 19.83 FEET TO A POINT; THENCE NORTH 89 DEGREES 49 MINUTES 36 SECONDS WEST A DISTANCE OF 60.00 FEET TO THE POINT OF BEGINNING.

#### PARCEL 2:

EASEMENT IN FAVOR OF PARCEL 1, AS CREATED BY DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR 5250 SOUTH SHORE DRIVE TOWNHOMES DATED DECEMBER 29, 1997 AND RECORDED JANUARY 7, 1998 AS DOCUMENT 98015288 MADE BY COSMOPOLITAN BANK & TRUST, AS TRUSTEE UNDER TRUST AGREEMENT DATED JANUARY 15, 1997 AND KNOWN AS TRUST NUMBER 30517; FOR COMMON AREA GARDEN OVER THE FOLLOWING DESCRIBED LEGAL DESCRIPTION: A PARCEL OF LAND IN THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, BEING A PART OF A TRACT OF LAND COMPRISING THE SOUTH 10.00 FEET OF LOT 3, AND ALL OF LOTS 4 THROUGH 8, BOTH INCLUSIVE, IN SISSON'S LAKE SHORE ADDITION RECORDED MAY 31, 1917, AS DOCUMENT 6123846, IN COOK COUNTY, ILLINOIS; SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE SOUTH LINE OF SAID LOT 8, A DISTANCE OF 157.00 FEET WEST OF THE SOUTHEAST CORNER OF SAID LOT 8; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST, A DISTANCE OF 30.53 FEET TO A POINT; THENCE SOUTH 89 DEGREES 49 MINUTES 36 SECONDS WEST A DISTANCE OF 5.00 FEET TO A POINT; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 237.96 FEET TO A POINT, THENCE NORTH 89 DEGREES 49 MINUTES 36 SECONDS EAST A DISTANCE OF 237.96 FEET TO A POINT, THENCE 89 DEGREES 49 MINUTES 36 SECONDS EAST A DISTANCE OF 5.88 FEET TO A POINT; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST, A DISTANCE OF 31.51 FEET TO A POINT ON THE NORTH LINE OF THE SOUTH 10 FEET OF LOT 3; THENCE NORTH 89 DEGREES 56 MINUTES 07 SECONDS EAST ALONG SAID NORTH LINE, A DISTANCE OF 14.03 FEET TO A POINT; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 31.67 FEET TO A POINT; THENCE SOUTH 89 DEGREES 54 MINUTES 36 SECONDS EAST, A DISTANCE OF 6.00 FEET TO A POINT; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 8.00 FEET TO A POINT; THENCE NORTH 89 DEGREES 54 MINUTES 36 SECONDS WEST A DISTANCE OF 8.00 FEET TO A POINT; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 29.63 FEET TO A POINT ON SOUTH LINE OF SAID LOT 8, THENCE SOUTH 89 DEGREES 56 MINUTES 07 SECONDS WEST ALONG SAID SOUTH