



00629564

SPECIFIC POWER OF ATTORNEY  
LOAN TRANSACTION

2026 858 MYC  
JAW 2

I, DANIEL C. RIGGOLDAN, HEREBY APPOINT KENT ELLIOTT NOVIT  
(PLEASE PRINT) (PLEASE PRINT)

AS MY ATTORNEY IN FACT TO ACT FOR ME AND IN MY NAME TO MAKE, EXECUTE, ACCEPT AND DELIVER NECESSARY DOCUMENTS WITH RESPECT TO THE PURCHASING AND/OR MORTGAGING OF THE PROPERTY LEGALLY DESCRIBED ON EXHIBIT A, INCLUDING BUT NOT LIMITED TO THE EXECUTION OF THE NOTE, MORTGAGE, SETTLEMENT STATEMENT, AND ANY MISCELLANEOUS DOCUMENTATION REQUIRED TO COMPLETE SAID TRANSACTION.

THE PURCHASE PRICE IN SAID TRANSACTION IS 368,000 AND THE LOAN AMOUNT IS 203,000

PROPERTY COMMONLY KNOWN AS: UNIT 3902, 155 N. HARBOR DRIVE, APT. 11C

PERMANENT INDEX NUMBER: 17-10-401-005-1520

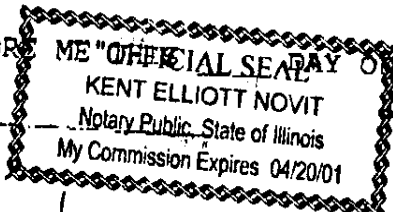
THIS POWER WILL BECOME EFFECTIVE ON 5-30-00  
AND SHALL TERMINATE ON 6-1-00 (NOT REQUIRED)

NOTWITHSTANDING ANYTHING HEREIN CONTAINED TO THE CONTRARY, THE POWER OF ATTORNEY SHALL NOT TERMINATE OR BE AFFECTED OR IMPAIRED BY MY DISABILITY, IT BEING MY EXPRESS INTENTION THAT THIS POWER OF ATTORNEY SHALL SURVIVE MY DISABILITY.

IN WITNESS WHEREOF, I HAVE HERUNTO SET MY HAND AND SEAL THIS 30 DAY OF MAY, 2000

SIGNATURE OF APPOINTEE OF POWER

SUBSCRIBED AND SWORN TO BEFORE ME  
Kent Elliott Novit  
NOTARY PUBLIC



5/30/2000, 1998.

THIS DOCUMENT PREPARED BY:

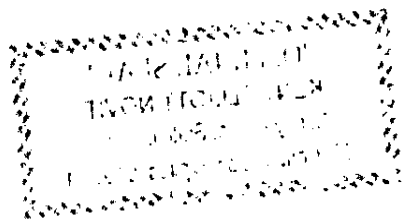
DEBRA PARISIAN, CHICAGO BANKCORP.

AND AFTER RECORDING SHOULD BE MAILED TO:

Chicago Bankcorp Inc. 1640 N. Wells Street  
Suite #105, Chicago, IL 60601 # 11121017

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## LEGAL DESCRIPTION

### PARCEL 1:

UNIT NO. "3902" IN HARBOR DRIVE CONDOMINIUM, AS DELINEATED ON THE SURVEY PLAT OF THAT CERTAIN PARCEL OF REAL ESTATE (HEREINAFTER CALLED "PARCEL"):

LOTS 1 AND 2 IN BLOCK 2 IN HARBOR POINT UNIT NO. 1, BEING A SUBDIVISION OF PART OF THE LANDS LYING EAST OF AND ADJOINING THAT PART OF THE SOUTHWEST FRACTIONAL 1/4 OF FRACTIONAL SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, INCLUDED WITHIN FORT DEARBORN ADDITION TO CHICAGO, BEING THE WHOLE OF THE SOUTHWEST FRACTIONAL 1/4 OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH ALL OF THE LAND, PROPERTY AND SPACE OCCUPIED BY THOSE PARTS OF BELL, CAISSON, CAP AND COLUMN LOTS 1-A, 1-B, 1-C, 2-A, 2-B, 2-C, 3-A, 3-B, 3-C, 4-A, 4-B, 4-C, 5-A, 5-B, 5-C, 6-A, 6-B, 6-C, 7-A, 7-B, 7-C, 8-A, 8-B, 8-C, 9-A, 9-B, 9-C, M-LA OR PARTS THEREOF, AS SAID LOTS ARE DEPICTED, ENUMERATED AND DEFINED ON SAID PLAT OF HARBOR POINT UNIT NO.1, FALLING WITHIN BOUNDARIES, PROJECTED VERTICALLY, UPWARD AND DOWNWARD OF SAID LOT 1 IN BLOCK 2 AFORESAID, AND LYING ABOVE THE UPPER SURFACE OF THE LAND, PROPERTY AND SPACE TO BE DEDICATED AND CONVEYED TO THE CITY OF CHICAGO FOR UTILITY PURPOSES;

WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM OWNERSHIP AND OF EASEMENTS, RESTRICTIONS, COVENANTS AND BY-LAWS FOR THE 155 HARBOR DRIVE CONDOMINIUM MADE BY CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NO. 58912 RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 22935653 (SAID DECLARATION HAVING BEEN AMENDED BY FIRST AMENDMENT THERETO RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22935654 AND BY DOCUMENT NUMBER 23018815, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION, AS AMENDED

### PARCEL 2:

EASEMENTS OF ACCESS FOR THE BENEFIT OF PARCEL 1 AFORESAID THROUGH, OVER AND ACROSS LOT 3 IN BLOCK 2 OF SAID HARBOR DRIVE POINT UNIT 1 ESTABLISHED PURSUANT TO ARTICLE III OF DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND EASEMENTS FOR HARBOR POINT PROPERTY OWNER'S ASSOCIATION MADE BY CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NUMBER 58912 AND UNDER TRUST NUMBER 58930, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 22935651 (SAID DECLARATION HAVING BEEN AMENDED BY FIRST AMENDMENT THERETO RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 22935652) AND AS CREATED BY DEED FROM CHICAGO TITLE AND TRUST COMPANY TO ALVIN STERN AND BETTY E. STERN, HIS WIFE RECORDED MAY 6, 1976 AS DOCUMENT 23476554.

### PARCEL 3:

EASEMENTS OF SUPPORT FOR THE BENEFIT OF PARCEL 1 AFOREDESCRIBED AS SET FORTH IN RESERVATION AND GRANT OF RECIPROCAL EASEMENTS, AS SHOWN ON THE PLAT OF HARBOR DRIVE POINT UNIT NUMBER 1, AFORESAID, AND AS SUPPLEMENTED BY THE

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PROVISIONS OF ARTICLE III OF DECLARATION OF COVENANTS, RESTRICTIONS AND EASEMENTS FOR THE HARBOR POINT PROPERTY OWNER'S ASSOCIATION MADE BY CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NUMBER 58912 AND UNDER TRUST NO. 58950, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 22935651 (SAID DECLARATION HAVING BEEN AMENDED BY FIRST AMENDMENT THERETO RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS AS DOCUMENT NUMBER 22935652); ALL IN COOK COUNTY, ILLINOIS AND AS CREATED BY DEED FROM CHICAGO TITLE AND TRUST COMPANY TO ALVIN STERN AND BETTY E. STERN, HIS WIFE RECORDED MAY 6, 1976 AS DOCUMENT 23476554.

PARCEL 3:  
EASEMENTS OF SUPPORT FOR THE BENEFIT OF PARCEL 1, AFORESAID, AS SET FORTH IN RESERVATION AND GRANT OF RECIPROCAL EASEMENTS AS SHOWN ON PLAT OF HARBOR POINT UNIT NUMBER 1, AFORESAID, AND AS SUPPLEMENTED BY THE PROVISIONS OF ARTICLE III OF DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR THE HARBOR POINT PROPERTY OWNERS' ASSOCIATION MADE BY CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NUMBER 58912, AND UNDER TRUST NUMBER 58930, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22935651 (SAID DECLARATION HAVING BEEN AMENDED BY FIRST AMENDMENT THERETO RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22935652), ALL IN COOK COUNTY, ILLINOIS AND AS CREATED BY DEED FROM CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NUMBER 58930 TO ALVIN STERN AND BETTY E. STERN, HIS WIFE RECORDED MAY 6, 1976 AS DOCUMENT 23476554.

Property Location: 155 N. Harbor Drive  
Apt 3902  
Chicago, Illinois  
60601

Cook County Clerk's Office