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ILLINOIS POWER OF ATTORNEY ACT OFFICIAL STATUTORY FORM PUBLIC ACT 85-701 EFFECTIVE SEPTEMBER 22, 1987AND AS AMENDED BY PUBLIC ACT 86-736 EFFECTIVE SEPTEMBER 1, 1989

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN POWERS ARE EXERCISED. YOUR AGENT WILL HAVE TO USE DUF CARE TO ACT FOR YOUR BENEFIT AND IN WITH THIS FORM AND KEEP A RECORD RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN ATAKE AWAY THE POWERS OF YOUR AGENULIF IT FINDS THE AGENT IS NOT - ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NO CO-AGENTS. UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THIS POWER OR 9A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED . MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART $\widetilde{\gg}$ (SEE THE END OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF . ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIFE. IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD -ASK A LAWYER TO EXPLAIN IT TO YOU.)

POWER OF ATTORNEY made this 12th day of October, 2000.

1. KATHLEEN A. GLICKMAN does hereby appoint STEPHEN A. GLICKMAN, of Wilmette, Illinois, as her attorney-in-fact (my "agent") to act for her and in her name (in any way it could act in person) with respect to the following powers, as defined in Section 3-4 of the "Statutory Short Form Power of Attorney for Property Law" (including all amendments), but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3 below:

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(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF POWERS YOU DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE THE TITLE OF ANY CATEGORY WILL CAUSE THE POWERS DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT)

- Real Estate transactions (a)
- (b) Financial institution transactions
- Stock and bond transactions
- Tangible personal property transactions
- (e) Safe deposit box transactions (f) Insurance and annuity transactions
- (q) Retirement plan transactions
- (h) Social Sourity, employment and military service benefits

- (i) Tax matters
- Claims and litigation
- Commodity and option
 - transactions
- Business operations
- (m) Borrowing transactions
- (n) Estate transactions
- (0) All other property powers and transactions

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

2. The powers granted above shall not include the following powers or shall be modified or limited in the following particulars (here you may include any specific limitations you deem appropriate, such as a prohibition or conditions on the sale of particular stock or real estate of special rules on borrowing by the agent):

None

In addition to the powers granted above, I grant my agent the following powers (here you may add any other delegable powers including, without limitation, power to make gifts, exercise powers of appointment, name or change beneficiaries of joint tenants or revoke or amend any trust specifically referred to below):

To take any and all actions necessary to effect and complete the refinance of the note or other indebtedness which is secured by a mortgage on the property commonly known as 1233 Elmwood Avenue, Wilmette, Illinois.

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL DISCRETIONARY DECISIONS. IF YOU WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)

4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary

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decision-making to any person or persons whom it agent may select, but such delegation may be amended or revoked by any agent (including any successor) named by me who is acting under this power of attorney at the time of reference.

- 5. This power of attorney shall become effective on the date hereof.
- 6. This power of attorney shall terminate on October 20, 2000.

(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH.)

7. If any agent named by the me shall die, become incompetent, resign, refuse to accept the office of agent, I name the following (each to act alone and successively, in the order named) as successor(s) to such agent: none

For purposes of this paragraph 7, a person shall be considered to be incompetent if and while the person is a minor or an adjudicated incompetent or disabled person or the person is unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician.

8. I am fully informed as to all the contents of this form and understand the full import of this grant of powers to its agent.

KATHLEEN A. GLICKMAN

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The undersigned, a notary public in and for the county and state, certifies that KATHLEEN A. GLICKMAN known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the additional witness in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth.

Dated:

10/12

2000.

OFFICIAL SEAL

ALEKSANDRA ILIC

NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES:02/28/01

My commission expires_

The undersigned witness certifies that KATHLEEN A. GLICKMAN known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the notary public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe him or her to be of sound mind and memory.

Dated:

10/12

2000

This document was prepared by: Mitchell D. Weinstein Chuhak and Tecson, P.C. 225 W. Washington, Suite 1300 Chicago, Illinois 60606

After recording, mail to: Stephen A. Glickman 1233 Elmwood Avenue Wilmette, Illinois 60091

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 007880246 SK STREET ADDRESS: 1233 ELMWOOD AVENUE

CITY: WILMETTE COUNTY: COOK

TAX NUMBER: 05-27-314-003-0000

LEGAL DESCRIPTION:

LOT 8 IN BLOCK 6 IN L. L. GREENLEAF'S RESUBDIVISION OF BLOCKS 29 TO 34 IN E, PLATS F.

OCOOP COUNTY CLARK'S OFFICE VILLAGE OF WILMETTE, IN SECTION 27, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 17, 1872 IN BOOK 2 OF PLATS PAGE 84 IN COOK COUNTY, ILLINOIS.

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10/12/00

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