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Cook County Recorder 43.00

SPECIAL OR LIMITED DURABLE POWER OF ATTORN



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KNOW ALL MEN BY THESE PRESENTS, that I, EDWARD PENDYK, of SANTA MONICA, CALIFORNIA, have made, constituted and appointed and by these presents do make, constitute and appoint LECH CZAPIGA, of Cook County, Illinois, my true and lawful agent and attorney-in-fact (hereinafter referred to as "attorney"), for me and in my name, place and stead to make, execute acknowledge, amend, modify and deliver in my name such notes, agreements, promises to pay, affidavits, closing statements, contracts, instruments of conveyance, mortgage (including without limitation deeds of trust) or lease, and any and all other instruments, agreements and documents as my said attorney may deem appropriate and that are in any way related to any transaction involving the ownership, maintenance, financing, purchase and/or sale of, or any matter in any way related to, the following described property (the "Property"):

LOT 13 IN THE RESUBDIVISION OF BLOCK 9 IN NORWOOD PARK, BEING 50 FEET MORE OR LESS EAST FRONTING ON WEST ELM STREET AS SHOWN ON PLAT OF NOVEMBER 29, 1870 BY DOCUMENT 74834 IN BOOK 172 OF MAPS, PAGE 63 IN SECTION 6, TOWNSHIP 45 NORTH AND SECTION 31, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN: 13-06-30-017-0000; 5930 N. NEVA, CHICAGO, IL 60631

My attorney shall have power to exercise such other powers as may be necessary or desirable in the management of the Property, whether the same be of like kind or character to those herein enumerated or not, so long as related to the Property; in particular my said attorney is hereby enabled to act under changed conditions the exact nature of which cannot now be foreseen, it being intended to vest in my said attorney, and I do hereby vest in my said attorney, full power to control and manage the Property and hereby giving and granting to my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in connection therewith as fully to all intents and purposes, as I might or could do if personally present hereby ratifying and confirming whatsoever my said attorney shall or may do by virtue hereof.

All powers and authority: hereby granted may be exercised by my said attorney acting alone without the joinder of any other person.

This power of attorney shall not terminate on or be affected by the disability or incapacity of the principal. This power of attorney also shall not terminate or be affected by the lapse of time unless the loan contemplated hereunder is to be insured by the Federal Housing Administration.

The attorney named herein shall not be obligated to furnish bond or other security.

Any authority granted to my attorney herein shall be limited so as to prevent this power of attorney from causing my attorney to be taxed on my income and from causing my estate to be subject to a general power of appointment by my attorney, as that term is defined in section 2041 of the Internal Revenue Code.

I hereby ratify and confirm all that my attorney, or his/her successors, shall

BOX 333-CTI

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lawfully do or cause to be done by virtue of this power of attorney and the rights and powers granted herein

I hereby bind myself to indemnify my attorney herein named and any successor who shall so act against any and all claims, liabilities, demands, losses, damages, actions and causes of actions, including expenses, costs and reasonable attorneys' fees which my attorney at any time may sustain or incur in connection with his carrying out the authority granted him/her in this power of attorney.

This power of attorney and the powers herein granted shall terminate upon the earliest occurrence of (i) my death, (ii) revocation by an instrument in writing, duly executed and acknowledged by me and recorded or filed for record in the office of the County Clerk or Recorder of Deeds of the County and State in which the Property is located, or (iii) in the event the loan contemplated hereunder is to be insured by the Federal Housing Administration, the expiration of a period of time ending December 31, 2000. It is my intention that any person or any firm, corporation, joint venture, association or other legal entity of any kind or character dealing with my said attorney, or his/her substitute or substitutes, shall be entitled to rely on the provisions of the paragraph in determining whether or not this power of attorney has been revoked, and I hereby represent to those dealing with my said attorney, or his/her substitute or substitutes, that they are entitled to rely upon the terms and provisions of this paragraph in determining whether this power of attorney has been revoked.

IN WITNESS WHEREOF, I have hereunto set my hand this 7 DAY OF NOVEMBER, 2000.

Edward Pendyk
EDWARD PENDYK

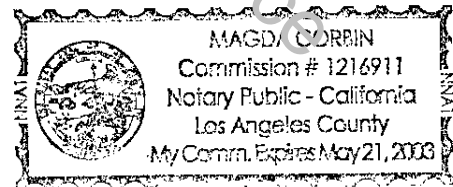
STATE OF CALIFORNIA]
] SS:
COUNTY OF LOS ANGELES]

WITNESSES: *Andrew A. Golko*
ANDREW A. GOLKO

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared EDWARD PENDYK, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 7th day of NOVEMBER, 2000.

Magd Corbin
Notary Public in and for the State of CALIFORNIA



THIS INSTRUMENT PREPARED BY:

Andrew A. Golko
ANDREW A. GOLKO, ESQ.
Attorney at Law
5790 N. Lincoln Avenue
Chicago, IL 60659
773-275-5790

Effective date: 10/27/00
Expiration date: 12/31/00