



LIMITED POWER OF ATTORNEY

Arroyo

WE JESUS & PAULA ARROYO, residing at 2944 N. SPRINGFIELD, do hereby appoint DOMINGO ARROYO, attorney-in-fact to act in my name, place and stead in any way, which I myself could do if, I was personally present, with respect to:

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- (1) Executing any and all documents such as notes, mortgage/Deed of Trust for the purchase or loan refinancing of the real estate located at 2944 N. SPRINGFIELD and having the following legal description:

LOT 37, IN THE SUBDIVISION OF THE NORTH 1/2 OF THE NORTH 1/2 OF LOT 15 OF DAULIN, KELLY AND CARROLL'S SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

- (2) These powers are granted to the extent I am by law permitted to act through an agent. This Power of Attorney shall not be affected by my subsequent disability or incompetence.
- (3) This limited Power of Attorney shall expire and be null and void on and after 4-15-01, Disbursement date.

To induce any third party to act under this Power of Attorney, I agree that any third party receiving an executed copy of facsimile of this Power of Attorney may act hereunder and that no revocation or termination of this Power of Attorney shall be effective as to any third party unless and until such third party shall have received actual notice or knowledge of such revocation or termination. I and for my heirs, executors, legal representatives and assigns, do indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reasons of such third party having relied on this Power of Attorney.

I have hereunto signed my name this 3 day of MARCH, 2001.

13-26-119-025

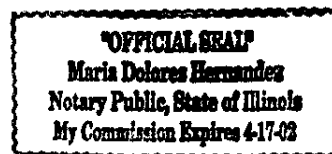
[Signature]

x Paula Arroyo

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

On March 3rd, 2001 before me personally came Jesus & Paula Arroyo to me known, and known to me to be the individual described in, and who executed the foregoing, and duly acknowledged to me that he executed the same.

[Signature]
Notary Public



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Chicago Title Insurance Company

CUSTOMER NEWS

July 12, 2000

ILLINOIS POWER OF ATTORNEY ACT--RECENT AMENDMENTS

Under Public Act 91-790, effective June 9, 2000, the General Assembly amended the Illinois Power of Attorney Act (755 ILCS 45/1-1 et seq.). Among other things, the new law amends the statutory short form power of attorney for property (which form is set out at 755 ILCS 45/3-3) to require the signature of a witness.

In its original version, enacted in 1987, the statutory short form power of attorney for property (hereinafter referred to as "the statutory form") included a signature line for the principal and signature lines on which the agent and successor agents could, if desired, provide specimen signatures. The original statutory form then required notarization below the signatures. Under Public Act 91-790, however, on or after June 9, 2000, the statutory form must contain the following instruction:

(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED AND SIGNED BY AT LEAST ONE ADDITIONAL WITNESS, USING THE FORM BELOW.) (Italicized portion added by P.A. 91-790.)

The amendment also modifies the special notary statement in the statutory form to indicate that the witness also appeared before the notary. The amended notary section reads as follows:

State of Ill)
County of Cook) SS.

The undersigned, a notary public in and for the above county and state, certifies that Joseph A. [Signature] 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, and certified to the correctness of the signature(s) of the agent(s). (Italicized portion added by P.A. 91-790.)

Dated _____ (SEAL)

Notary Public [Signature]

My commission expires _____

OFFICIAL SEAL
SPRINGFIELD
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 2/24/2003

The amendment also requires that on or after June 9, 2000, just below the notary section, the statutory form must include the following statement for the witness' signature:

The undersigned witness certifies that Joseph A. [Signature] 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: _____ (SEAL)

Witness [Signature]

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The witness statement requirement, in the format described above, applies to all statutory forms executed on or after June 9, 2000. Chicago Title Insurance Company recommends that all power of attorney instruments executed on or after June 9, 2000, whether in the statutory form or otherwise, contain the same witness statement and signature line.