

LOAN # 3675147

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2001-04-23 10:03:55

Cook County Recorder 43.50

SPECIFIC POWER OF ATTORNEY TO ENCUMBER REAL PROPERTY



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KNOW ALL MEN BY THESE PRESENTS, that I, ERICA A. SWERDLOW do hereby constitute and appoint BRIAN K. SWERDLOW my true, sufficient, and lawful attorney to act in all my affairs, undertakings and business arising out of the purchase and financing or refinancing of real property known as Lot numbered [blank], Block lettered [blank], in the subdivision known as [blank] at plat [blank] among the Land Records of Cook County, State, also known as 2928 N. PAULINA STREET (street address), CHICAGO (city), Cook (county), Illinois (state) (the "Property"), and for that purpose in my name and on my behalf to do and execute any or all of the following acts, deeds and things, that is to say:

- 1. Negotiate, contract or agree to the purchase and financing or refinancing of the Property. Upon such terms, considerations and conditions as my said attorney shall see fit, and to transact and execute all Notes, Deeds of Trust/Security Deeds/Mortgages, and any other documents pertaining to the settlements of the above described purchase or refinancing including, but not limited to, the contract of sale for said property, settlement sheets, Truth-in-Lending forms and any and all other documents or forms required by MARKET STREET MORTGAGE CORPORATION, the lender, as required as my attorney-in-fact.
2. Contract a loan for, and to borrow the sums of Four hundred Forty Seven Thousand Two Hundred Dollars and no/100 Dollars (\$ 447,200.00) for the purchase or refinancing of the property specified herein, in my name, bearing interest at the initial rate of Six and Three Quarters Percent (6.750 %) per annum or lower for a term of Forty (40) years, with monthly payments, and upon such other terms as my said attorney shall see fit, and to execute, a promissory note or notes for the payment therefore, and a collateral security therefore to execute, acknowledge and deliver a Deed of Trust/Security Deed/Mortgage upon the above described premises, with the usual power of sale and interest and insurance clauses, and other usual provisions and covenants.
3. Do anything and everything necessary, and sign any and all documents which may be necessary, to exercise the authority granted above, as I could do if personally present.

Provided, however that all business transacted hereunder for me or for my account, shall be transacted in my name, and that all endorsements executed by my said attorney for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney and the designation "attorney-in-fact".

This specific Power of Attorney to encumber real property shall survive and not be affected by any disability on my part. My attorney-in-fact is, also, specifically authorized to act on my behalf until he learns of my death, if such event occurs. My attorney-in-fact is hereby authorized to receive and provide all information and disclosures pursuant to the Real Estate Settlement Procedures Act.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this date set forth below:

Signed, sealed and delivered in the presence of:

Witness lines with signatures and names of Erica Swerdlow and Brian Swerdlow, dated 4/18/01.

STATE OF IL, COUNTY OF COOK

I, Brian L. Udell, a Notary Public in and for the aforesaid, in the State of IL do certify that on [blank] has acknowledged the same before me in my jurisdiction aforesaid.

Given under my hand and office seal this 18th day of April 2001

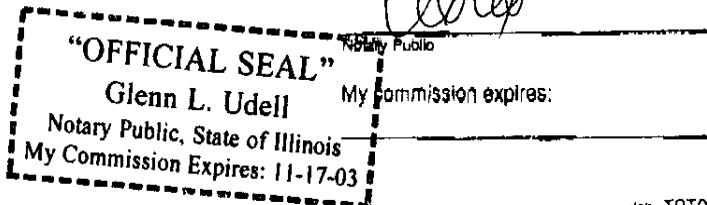


Exhibit A

Parcel 1:

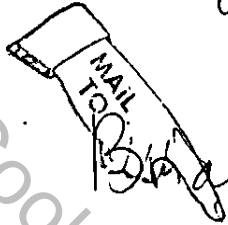
Lot 13 in Wellington Park Subdivision, being a subdivision of part of the East 1/2 of the Northeast 1/4 of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, according to the plat thereof recorded November 17, 1999 as document number 09079864, in Cook County, Illinois.

Parcel 2:

Easement for Ingress and Egress for the benefit of Parcel 1 aforesaid, as set forth in the Declaration of Covenants, Conditions, Restrictions, Easements and Party Wall Rights for Wellington Park Homeowners Association Recorded December 11, 2000 as document number 00970524.

14-30-223-041
042

Prepared By:
Mail to:



Shawn Swerdlow
2928 N. Paulina St
Chicago, IL 60657

Property of Cook County Clerk's Office