

PREPARED BY DEANNA SZMERGALSKI
WHEN RECORDED MAIL TO:
800 E Northwest hwy #100
Palatine, IL 60067



LOAN # 614000422

LIMITED SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that SUSAN H. CHO, herewith nominate, constitute and appoint ADRIAN C. CHO, as my true and lawful attorney in fact, for me and in my name, place and stead:

- To contract for, purchase, receive and take possession of;
 - To sell, exchange, grant or convey with or without warranty;
 - To mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally
- Described as:

LOT 44 IN HEATHERCREST UNITS, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN: 04-17-214-016

PRAIRIE TITLE
6821 W. NORTH AVE.
OAK PARK, IL 60302

Whose address is: 3139 PALM LANE
NORTHBROOK, ILLINOIS 60062

Also to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deeds of Trust notes, notes or bonds, financing statements, check, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including, but not limited to, mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

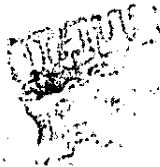
This Power of Attorney is specifically limited to the above purpose and shall be revoked if not exercised prior to 4/25/2001.

BY: Susan H. Cho
SUSAN H. CHO Principal

2

UNOFFICIAL COPY

COOK COUNTY CLERK'S OFFICE
100 N. LAUREL ST. CHICAGO, ILL. 60602



Property of Cook County Clerk's Office



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STATE OF ILLINOIS
COUNTY OF

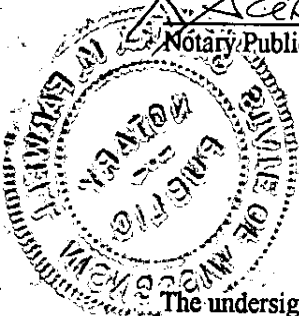
The undersigned, a notary public in and for the above county and state, certifies that SUSAN H. CHO, known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the additional witness in person and acknowledged signing and delivering 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)).

Witness My Hand and Official Seal

Dated April 13, 2001 (SEAL)

Susan H. Fowler
Notary Public in and for said State and County

My commission expires Feb 15, 2004



The undersigned witness certifies that SUSAN H. CHO, 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 4/13/01 (SEAL)

Witness Janet R. McNeill

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