6384/0064 07 001 Page 1 of 3
2001-07-20 10:02:53
Cook County Recorder 47.00

POWER OF ATTORNEY



The undersigned, DAWN KIEN RATTS, as owner of the premises commonly described as 883 Cherry Street, Winnetka, Illinois ("Premises"), hereby constitutes and appoints ANDREW W. RATTS with full power of substitution and resubstitution, her true and lawful attorney and in her place and stead for her use and benefit:

300

- 1. To execute any and all instruments, documents and certificates, and to take all such other actions as he may deem necessary and desirable in connection with the refinance of that certain mortgage loan made as of July 13, 2001 to the undersigned and Andrew W. Ratts by Citibank Mortgage, Inc., including, but not limited to, any notes or mortgages to be executed in connection therewith, all in accordance with that certain Mortgage Application to Citibank Mortgage, Inc. dated as of July 13, 2001.
- 2. To receive all monies due the undersigned pursuant to the aforementioned prefinance.

Such attorney is hereby empowered to determine in his/rer sole discretion the time or times when, purpose for, and manner in which any power or authority lurein conferred upon him/her shall be exercised, and the conditions, provisions or covenants of any instrument or document which may be executed by him/her pursuant hereto.

The undersigned hereby gives and grants to such attorney full power and authority to do and perform each and every act and thing whatsoever requisite, necessary or appropriate to be done in and about the premises as fully and to all intents and purposes as the undersigned might or could do if personally present, and hereby ratifies all that said attorney shall do or cause to be done by this Power of Attorney.

BOX 333-CTI

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The right, power and authority created by this Power of Attorney shall terminate automatically at 5:00 p.m., Chicago time, on July 31, 2001, provided, however, that no termination of such right, power or authority shall in any manner affect the validity of the exercise thereof prior to such termination.

IN WITNESS WHEREOF, the undersigned has executed this Power of Attorney on this 13th day of July, 2001.

Dawn Kien Ratts

STATE OF ILLINOIS

COUNTY OF COOK

SS

On this 13th day of July, 2001, begare me, a Notary Public in and for the State of Illinois, personally appeared DAWN KIEN RATTS, known to me to be the person that executed the within instrument.

Notary Public

"OFFICIAL SEAL"
NANCY A HANZALIK
Notary Public, Street of Illinois
My Commission Expires 5/19/02

PREPARED BY + MAIL TO: A. RATTS
883 CHERRY ST.
WINNIETKA IL 60093

Property of County Clerk's Office

2 -

STREET ADDRESS: 883 CHERRY STREET CIAL COPY

CITY: WINNETKA

COUNTY: COOK

TAX NUMBER: 05-20-215-032-0000

LEGAL DESCRIPTION:

LOT 32 IN BLOCK 8 IN PROVIDENT MUTUAL LAND ASSOCIATION, A SUBDIVISION OF BLOCKS 7 TO 12, BLOCKS 28 TO 33 AND BLOCKS 54 TO 59 ALL INCLUSIVE IN THE VILLAGE OF WINNETKA BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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