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01/19/02 27 001 Page 1 of 3

2001-07-12 15:14:29

Cook County Recorder 25.00



WHEN RECORDED MAIL TO:
Mortgage Bancorp Services
800 E. Northwest Hwy #100
Palatine, IL 60067

LOAN #: 615419954

ESCROW/CLOSING #:

CASE #:

**SPECIFIC
POWER OF ATTORNEY**

CT 7894997
VH 21066598183

KNOW ALL MEN BY THESE PRESENTS, that I, Lisa A. Mistretta,
herewith nominate, constitute and appoint Nikolaus D. Semaca, 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:

See attached

whose address is: 1205 Broadmeadow Road
Winnetka, IL 60093

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

FHA/CONV
2C0161US

PAGE 1 OF 2

INITIALS

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BOX 333-CTT

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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 Estates Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

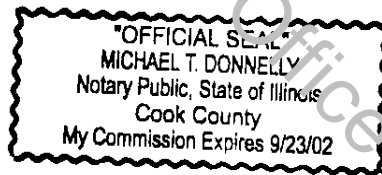
This Power of Attorney is specifically limited to the above purpose and, if not exercised prior to July 10, 2001 shall be revoked.

Lisa A. Mistretta Principal
Lisa A. Mistretta

ACKNOWLEDGMENT

State of Illinois
County of Cook

On 6-27-01, before me, the undersigned, a Notary Public in and for said County and State personally appeared LISA A. MISTRETTE personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument as the principal(s) and acknowledged to me that said principal(s) executed it.



Witness My Hand and Official Seal

[Signature]

Notary Public in and for said County and State

My Commissions expires 9-23-02

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STREET ADDRESS: 1205 BROADMEADOW ROAD
CITY: WINNETKA COUNTY: COOK
TAX NUMBER: 05-20-315-006-0000

LEGAL DESCRIPTION:

LOT SIX (6) IN BLOCK "B" IN BROADMEADOW PROPERTIES BEING A SUBDIVISION OF THE SOUTH TWO-THIRDS (2/3) OF THE SOUTHWEST QUARTER (1/4) OF THE SOUTHWEST QUARTER (1/4) OF SECTION TWENTY (20), TOWNSHIP FORTY-TWO (42) NORTH, RANGE THIRTEEN (13), EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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