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630/0273 05 001 Page 1 of 5

2001-09-13 15:52:05

Cook County Recorder

29.50



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WHEN RECORDED MAIL TO:

Biltmore Financial Bancorp, Inc
1530 East Dundee Road, #230
Palatine, IL 60074

LOAN #:

ESCROW/CLOSING #:

CASE #:

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, **Amelia G. Roper** herewith nominate, constitute and appoint **Gerald S. Roper**, my husband 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:

See Legal Description Attached

Whose address is: 1580 W. North Street
Palatine, Illinois 60067

and to endorse, sign, seal, execute and deliver any and all mortgages, 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 _____

126691

STEWART TITLE OF ILLINOIS
NORTH LA SALLE STREET, SUITE 1920
CHICAGO, IL 60602

5/31

Dining

Inconsistent but glorious

Brunch is elegant at Loews

By Kathleen Allen
ARIZONA DAILY STAR

Spring is chirping all around us; Easter is just around the corner.

This is the time of year when hungry thoughts turn to Sunday brunch.

You know, one of those wildly extravagant affairs with enough choices to make you dizzy; enough elegance to make you feel you should have worn white gloves or a tie; and enough relaxed surroundings to make you sit back and smell the sweet peas.

Tucson has a few places that fit the bill. One of our favorites is the Sunday brunch at Loews Ventana Canyon Resort's Canyon Cafe (\$29.95; \$14.95 for children 4 to 12).

The dining room has floor-to-ceiling glass walls and doors, allowing the in-your-face view of the Catalinas to become in-your-plate. OK, that's an exaggeration, but you get the idea.

Soft harp music wafts around you as you cruise the dining room, checking out what's being served up where.

Among the recent offerings: a pasta station, fresh salads, lox, shrimp, prime rib, soups, cold cuts, omelets, crepes, cheeses, and lamb chop and sausages on the patio barbecue just outside the flung-open doors. Though many items are standard, they do make changes each Sunday.

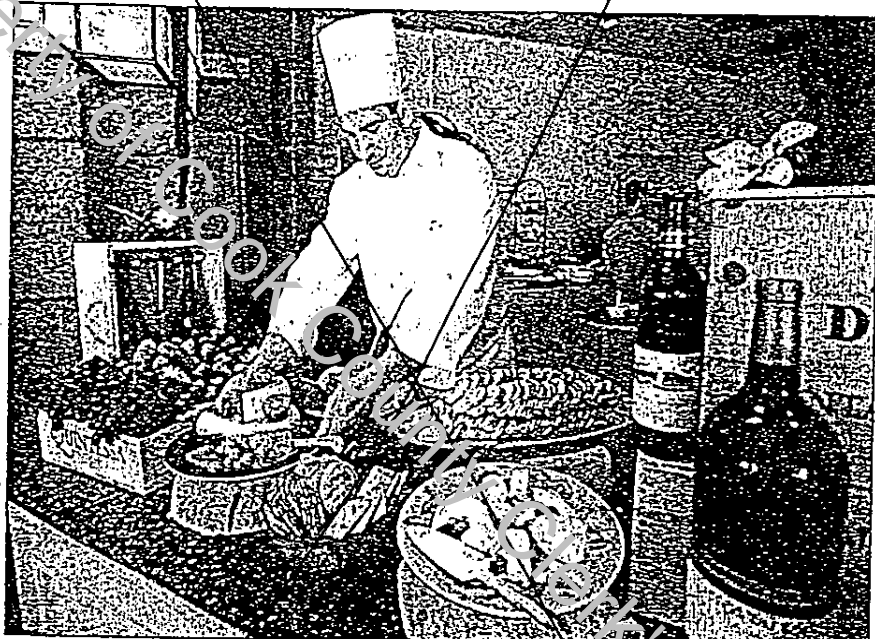
If you can't find something to your liking here, you're just not hungry.

The experience on a recent Sunday was, however, an up-and-down one.

The prime rib was tender and full of flavor.

But the crab cakes had a too-smoky flavor and little else.

The lemon curd crepes were air-light, and the raspberry purée that topped them had a



Canyon Cafe chef de cuisine Rick Vogt oversees the elaborate Sunday brunch buffet. Sarah Prall / Staff

QUICK BITE

Sunday brunch at Canyon Cafe at Loews Ventana Canyon Resort
7000 N. Resort Drive
520-7977

Hours: 11 a.m.-2:30 p.m.

Atmosphere: Elegant and relaxed

Parking: Plenty

Family call: Bring the kids along; they are sure to find something to their liking

Dress: Tucson Casual to high casual

Reservations: Good idea

Payments: Cash, checks and credit cards

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The large, luscious-looking peeled shrimp, however, were surprisingly tasteless. Maybe they had just sat around too long. Whatever the reason, this was a big disappointment.

filled with your choice of ingredients, including fresh tomatoes, mushrooms, peppers (hot and sweet), onions and cheeses; were fat and fluffy. The cook was a juggler, keeping four omelet pans going at once, sautéing onions in that one, ham in that. It was as much fun to watch as they were to eat.

But the pasta, mixed together to suit the diner, was bland and rubbery, even when tossed with tomato, pine nuts, garlic and olive oil.

Then again, the smoked salmon, along with loads of cream cheese and bagels, was perfection, and the caviar was abundant.

Even the dessert table was full of ups and downs: The white chocolate mousse cake was tasteless; the chocolate mousse cake rich and decadent. The carrot cake, with lots of cream cheese frosting, was moist and sweet; the Oreo cookie cheese cake was missing the dense, luxurious taste of cream cheese. But there was nary a complaint for the fresh fruit

Here's the deal: Everything looks incredible. The temptation to pile on all you can plate after plate, is huge.

But there's enough here that's good that you shouldn't fill up on items that are nothing special.

Service at the brunch was well-timed and attentive. The waiter made a point of explaining the procedure in detail, making sure that diners knew about all the stations and what was where.

"There are no rules here," he explained with a smile. "Go for dessert first, if that's what you like."

The combination of soft music, heart-stopping views, blankets of wildflowers right outside the windows, and fine service made up for the uneven food quality.

There's no denying: This is the way to spend a glorious spring day. Pass the omelet, please.

Contact Kathleen Allen at kllkar@azstarnet.com or

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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 September 30th, 2001 shall be revoked.

PRINCIPAL -

Amelia G. Roper
(Amelia G. Roper sign here)

ACKNOWLEDGEMENT

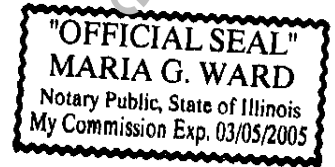
State of Illinois)
County of COOK

On 8-30-01, before me, the undersigned, a Notary Public in and for said County and State personally appeared Amelia G. Roper, 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 the instrument as the principal(s) and acknowledged to me that said principal(s) execute it.

Witness My Hand and Official Seal

Maria G. Ward
Notary Public in and for said County and State
My Commission Expires 3/5/01

(SEAL)



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The New York Times

APRIL 1, 2001

This Hotel Might Play 'Wake Up Little Susie'

Wake-up calls (recorded) with music are delivered by Lit, No Authority and other rockers at the new Hard Rock Hotel at Universal Orlando. Managed by Loews, the property, which opened in mid-January with 650 rooms and suites, is staffed with aspiring entertainers — like concierges who sing on occasion.

Built in California Mission style, it is decorated with rock-and-roll relics, and the sounds of classic rock, pop and rhythm and blues pour from hundreds of speakers throughout the public areas. Nearby is a large Hard Rock Cafe and a 1,700-seat concert hall, Hard Rock Live.

Like guests at Universal Orlando's Portofino Bay Hotel, also managed by Loews, those at the new hotel have access to most of the theme park's rides without waiting in line. A third Loews-managed hotel, Royal Pacific Resort, is scheduled to open at Universal Orlando next year.

The sleek, modern interiors are accented with black and white art. Rooms come with a minibar, coffeemaker, safe, hair dryer and an entertainment center that includes Hard Rock CD's.

Restaurants and bars include the Sunset Grill, serving Southern California-style fare, and the Palm, a Florida version of the New York steakhouse.

The pool has a 260-foot water slide and an underwater sound system. The 5,000-square-foot fitness center includes Cybex workout equipment, two steam rooms and two saunas.

Doubles start at \$185 to \$235, depending on the season, plus 11 percent tax. Information: (800) 232-7827 and www.hardrock.com.

FRANCES FRANK MARCUS

600161800

RIDER - LEGAL DESCRIPTION

Lot 1 in Cedar Grove Palatine, being a Resubdivision of part of Percy Wilsons Second Addition to Forest View Highlands a Subdivision of that part lying South of the Center line of Dundee Road of the West 1/2 of the Northwest 1/4 of Section 9, Township 42 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois.

02-09-119-001