POWER OF ATTORNEY made this 11TH___ day of October, 2001

- 1. I, IMELDA G. ALCARAZ, of the CITY OF CHICAGO, State of Illinois, hereby appoint CELERINA GONGALEZ, of the CITY OF CHICAGO, State of Illinois, as my attorney(s)-in-fact (my "Agent") to act for me and my name (in any way I could act in person with respect to the following powers as defined in Section 3-4 of the "Statutory Short Form Power of Attorney for Property" (including all amendments), but subject to any limitations on or additions to the specified powers inserted in Paragraph 2 or 3 below:
 - (a) Real estate transactions.
- 2. The powers granted to my attorney-in fact by this statutory power shall be specifically for the refinance of the mortgage on the real estate commonly described as: 2153 N. MULLIGAN AVENUE, CHICAGO, IL 60639 - See legal description attached..
 - 3. In addition to the powers granted above, I grant my agent all of the following powers:
 - (a) review of all closing documents for the property described above; and
- (b) signing and execution of all closing documents, including the real estate contract and papers necessary to refinance mortgage on the property described above.
- (c) execute all documents necessary to secure a Mortgage loan from Home Mortgage, Inc. in the amount of \$165126.00 using the above described property as collateral.
- 4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons whom my agent may select, but such delegation may be amended or revoked by any agents (including our successor) named by us who is acting under this power of attorney at the time of reference.
- 5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney.
 - 6. This power of attorney shall be effective on 10/11/01.

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7. This power of attorney shall terminate on 10/17/01.

Cork Founty Recorder

- 8. If a guardian of our person is to be appointed, I nominate the following to serve as our guardian: NONE.
- 9. If a guardian our estate (our property) is to be appointed, I nominate the following to serve as such guardian: NONE
- 10. I am fully informed as to all the contents of this form and understand the full import of this grant of powers to my agent.

Signed: IMELDA	G ALCARAZ	Witness:	
		Name	_

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STATE OF	El)
COUNTY OF_	LAKE	_) SS _)

The undersigned, a notary public in and for the above county and state, certifies that \[\int m \frac{1/a_1}{c} \frac{A_1/a_1}{c} \] known to me to be the same person(s) 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 ac of the principal, for the uses and purposes therein set forth, (and certified to the correctness of the signature(s) of the agent(s)).

Date: (0 - /0- (.

NOTARY PUBLIC

My commission expires:

OFFICIAL SEAL
RICHARD A LASCOLA
NOTANY LIC, STATE OF NUMBER
NY COME. SOME EXPERSES OF TREES.

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LOT 43 IN BLOCK 21 IN GRAND AVENUE ESTATES, A SUBDIVISION OF THAT PART SOUTH OF WEST GRAND AVENUE OF THE NORTH 3/4 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE NORTH 33 FEET OF THE SOUTH 1/4 OF SAID WEST1/2 OF THE NORTHWEST 1/4 IN COOK COUNTY, ILLINOIS.

Pin # 13-32-117-006

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