



0020043958

REFINANCE
LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I Oscar E Munoz resident
of 2020 Lincoln Park West #19A Chicago, IL have made, constituted and appointed, and by
these presents do make, constitute and appoint Patricia M Munoz
of 2020 Lincoln Park West #19A Chicago, IL legal age and resident of to be my true and lawful
Attorney-in-Fact, so that in my name, place and stead he/she may execute the following acts:

1. To act on my behalf to refinance the indebtedness secured by the real property described as:

See Legal Description attached

The improvements thereon being commonly known as: 1960 Lincoln Park West #802
Chicago, IL 60614

In accordance with the terms and conditions set forth in a Loan Approval/Commitment Letter from American National
Bank of ~~Calhoun~~ County ("Lender") dated Dec. 21, 2001, and in particular to sign, endorse, or execute any and all documents of
checks (and collection of proceeds thereof, if any), settlement sheets, escrow agreements, signature cards, affidavits, financing
agreements, amendments to the loan commitment, mortgage guarantee insurance documents, any Federal or State disclosure
and rescission notices, and any other documents required to be executed by the Lender.

2. To approve and execute a Mortgage or Deed of Trust and a Note in an amount of not more than

Seventy-eight thousand & 4/100 (\$ 78,000) at a rate
of interest of not more than _____ percent
(6.625 %) for a period of not more than (15) years encumbering the property known
as 1960 Lincoln Park West #802 Chicago, IL 60614

3. As my attorney-in-fact at the settlement of said refinance to approve and pay any settlement charges, expensed or
adjustments, necessary to conclude said settlement, and approve any exceptions inserted in a policy of owner's title insurance.

4. To hire, discharge and compensate any attorney, appraiser, surveyor, accountant, inspector or assistant of any kind
when my attorney-in-fact shall deem such action to be desirable for the proper execution by him/her of any of the powers
described herein.

5. I hereby further give and grant unto my said attorney-in-fact full power and authority to do and execute

COOK COUNTY CLERK'S OFFICE
JAN 10 2002

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