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2002-01-18 09:14:26

Cook County Recorder 47.50



0020076813

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I Mario Yen resident of 1040 Westwood Dr. #603, Schaumburg, Il has made, constituted and appointed and by these presents do make, constitute and appoint Elena Yen of legal age and resident of 1040 Westwood Dr. #603, Schaumburg, Il. my true and lawful Attorney-in-Fact, so that in my name, place and stead she will execute the following acts:

1. To attend a real estate settlement and to consummate the real estate transaction as set out in an Agreement of Sale dated November 6, 2001 between Stephan R. Schoening & Mary Jo Schoening, Sellers, and Mario Yen & Elena Yen, Buyers, in regard to the property known as 1524 Westbury Dr., Hoffman Estates, Il. and in particular to execute all settlement documents including but not limited to endorsement of checks, settlement sheets, signature cards, affidavits, mortgage guarantee insurance documents, endorsements, amendments to the Agreement of Sale and loan commitment, if required by the Lender.
2. To accept a deed on my behalf for the aforesaid property.
3. To approve and execute a Deed of Trust, Deed of Trust Rider, and a Note in the amount of not more than One Hundred Seventy Six Thousand and no/100 Dollars (\$176,000.00) at a rate of not more than \_\_\_\_\_% amortized over thirty years (30) securing the property known as 1524 Westbury Dr., Hoffman Estates, Il.
4. To approve the exceptions inserted in a policy of Owner's Title Insurance.
5. To endorse checks and other negotiable instruments, to collect and receive the proceeds thereof.
6. To do all acts required pursuant to a Loan Approval/Commitment letter from Complete Mortgage Company and/or its assigns (Lender) dated November 5, 2001.
7. To hire, to discharge, and to compensate any attorney, appraiser, accountant, expert witness or other assistant or assistants when the agent shall think such action to be desirable for the proper execution by her of any of the powers described in this section, and for the keeping of needed records thereof.
8. To accept, prior to the execution of any contract of indebtedness, a written statement or statements from a bona fide lender setting forth any finance charges, and an itemized amount of payments, in addition to interest, collected by said bona fide lender in connection with a loan given in connection with the conveyance of the aforesaid property at the time the loan is made, any disclosures of information concerning the loan which the said bona fide lender may believe to be pertinent or which may be required by federal, state or local law.
9. To pay the settlement expenses thereof.

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MRS

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AGTF, INC.

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This Power of Attorney shall not be affected by my disability or incapacity but shall remain in full force and effect at all times until my death or until expressly revoked in writing by me and then until my attorney shall be notified of my death or of such revocation.

This Power of Attorney is executed in Taiwan and shall be construed, administered and governed in accordance with the laws of the State of Illinois without regard to principals of conflict of laws.

IN WITNESS WHEREOF, I have hereunto signed and seal the Power of Attorney this 16th day of November, 2001.

The undersigned witness certifies that Mario Yen, known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the notary public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe him to be of sound mind and memory.

WITNESS:

X Mario Yen (SEAL)

MARIO YEN

City of: Taipei

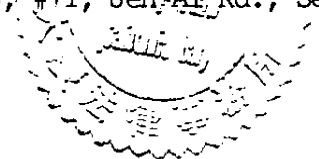
Country of: Taiwan, R. O. C.

I hereby certify that on this 16th day of November 2001, before me, the subscriber, a Notary Public of the State aforesaid, personally appeared Mario Yen known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained and in my presence signed and sealed the same.

AS WITNESS, my hand and Notarial Seal.

Michael H. H. Chang  
Notary Public  
Michael H. H. Chang (M.C.L.J.D.)  
Attorney At Law (California Bar)  
4F-3, #71, Jen-Ai Rd., Sec. 2, Taipei, Taiwan

My Commission Expires:  
Dec 31, 2005



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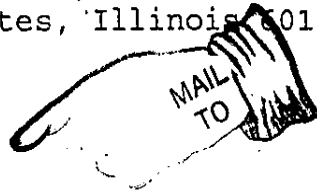
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Lot 149 in Plat of Subdivison, Hearthstone Unit 3, recorded as Document No. 91-664325, being part of the Northwest 1/4 of Section 19, Township 42 North; Range 10, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index No:  
20-19-126-066

Property Address:  
1524 Westbury Drive, Hoffman Estates, Illinois 60195



MAILED 4

Prepared by: Robert Sabin  
855 E. Golf Road  
Arlington Heights, Illinois 60005

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