SPECIAL POWER OF ATTORNEY

NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT'S") BROAD POWERS TO HANDLE YOUR PROPERTY WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL DY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANT£I) POWERS; BUT WHEN A POWER IS EXERCISED, YOUR AGENT WIIDL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM, A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NO CO-AGENTS. UNLESS YOU EYPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UTTIL YOU REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETURE EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS NSTATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAWS OF WHICH THIS FORM IS A PART (SEE THE ATTACHED). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. (IF THERE IS ANYING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

POWER OF ATTORNEY made this day of November 2001

1. I, OSCAR E. MUNOZ hereby appoint: PATRICIA CWICK-MUNOZ as my attorney-in-fact (my agent) to act for me and in my name (in any way I could act in person) with respect to the following powers, as defined in S ct on 3-4 of the Statutory Short Form Power of Attorney for Property Law (including all amendinents), but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3 below:

(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF POWERS YOU DO NOT WANT YOUR AGENT TO HAVE, PAILURE TO STRIKE THE TITLE OF ANY CATEGORY WILL CAUSE THE POWERS DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT. TO STRIKE COTT MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGO

- Real estate transactions (a)
- Financial institution transactions (b)
- Stock and bond transaction. (c)
- Tangible personal property transactions (d)
- Safe deposit box transactions.
- Insurance and annuity transactions
- Retirement plan transactions (g)
- Social Security, employment and military service benefits (h)
- Tax matters (i)

JICOR TITLE INSURANCE

- Claims and litigation
- Commodity and option transactions (k)
- Business operations

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Cook County Recorder

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- (m) Borrowing transactions
- (n) Estate transactions
- (e) All other property powers and transactions

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

limited in the following particulars. (Here you may include any specific limitations you doem

The powers granted above shall not include the following powers or shall be modified or

approp	riate, such as a prohibition or conditions on the sale of particular stock or real estate or
special	rules on borrowing by the agent):
	NONE
powers	In addition to the powers granted above, I grant my agent the following powers (here you do any other descrable powers, including, without limitation, power to make gifts, exercises of appointment pame or change beneficiaries or joint tenants or revoke or amend any
trust sp	pecifically referred to below). NONENONE

(YOUR AGENT WILL HAVE THE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE ACTIVIT TO PROPERLY EXERCISE THE POWERS GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL DISCRETIONARY DECISIONS. IF YOU WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)

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 agent (including any successor) named by me who is acting under this power of attorney at the time of reference.

(YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER THIS POWER OF ATTORNEY. STRIKE THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.)

5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney.

(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MATTER. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH

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UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INITIALING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:)

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such	agent:				O	ONE_					
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Sign	ned:	Jef	18070	Princ	inal)						

(YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.)

Specimen signatures of agent

(And successors)

PATRICIA CVICK-MUNOZ, Agent

We certify that the signature of my agent (And successors) are correct.

OSCAR MUNOZ, Principal

THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM ATTACHED.)

State of Illinois

, S.S.

County of Cook

The undersigned, a notary public in and for the above county and state, certifies that <u>OSCAY MUNDZ</u>, known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth, (and certified to the correctness of the signature(s) of the agent(s)).

Dated:

11-14-01

Notary Public

My commission expires:

ission expires: 1-8-02

"OFFICIAL SEAL"

Piorota M. Surowicz No.ary Public, State of Illinois

My Commission Expires: 1-8-02

THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED SO AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.)

M. Snowicz

This document was prepared by:

Michael A. Perez Attorney

1608 North Milwaukee #207 Chicago, Illinois 60647

(773) 772-8989 (773) 772-8839 fax

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