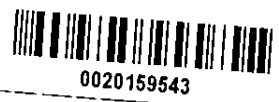


01-37168

LIMITED POWER OF ATTORNEY



KNOWN ALL MEN BY THESE PRESENTS that **Shannon P Gallagher** has/have made, constituted, and appointed and BY THESE PRESENTS do make, constitute and appoint **Michael B. Gallagher** and lawful ATTORNEY for me/us and in mine/our name(s), place, and stead to transact all business, and make, execute, acknowledge, and deliver all miscellaneous documents, notes, trust deeds, mortgages, assignments of rents, waivers of homestead rights, affidavits, bills of sale, and other instruments and to endorse and negotiate checks and bills of exchange requisite or proper to effectuate the refinancing of the property belonging to Shannon P. Gallagher and Michael B. Gallagher, located at and 1122 West Diversey Parkway, Unit 1E Chicago IL 60614.

LEGAL DESCRIPTION: See exhibit A for legal description of the property
Commonly known as 1122 West Diversey Parkway, Unit 1E Chicago IL 60614

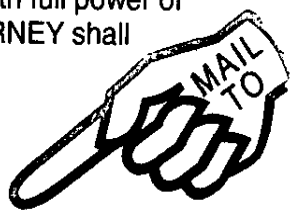
P.J.N. 14-29-227-036

All as effectually in all respects as we could do personally, giving and granting unto said ATTORNEY full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as fully, to all intents and purposes, as we might or could do if personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that said ATTORNEY shall lawfully do or cause to be done by virtue thereof.

Dated this 18 day of December 2001

Shannon P. Gallagher
Shannon P. Gallagher

PRAIRIE TITLE
6821 N. NORW...
OAK PARK, IL 60062



STATE OF California
COUNTY OF Santa Clara

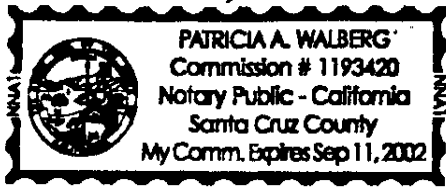
On the 18th day of December, 2001, before me, Patricia A. Walberg, Notary Public personally

appeared **Shannon P. Gallagher**, personally known to me, and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

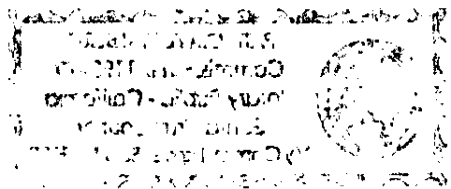
Patricia A. Walberg
Notary Public

My commission expires: September 11, 2001 (SEAL)



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SCHEDULE A - Page 2

LEGAL DESCRIPTION

20159543

Commitment No. 01-37168

UNIT 1 EAST IN 1122-1124 WEST DIVERSEY CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 89 AND 90 IN ALBERT WISNER'S SUBDIVISION OF BLOCK 1 AND 2 IN THE SUBDIVISION OF THE WEST 1/2 OF OUTLOT 7 IN CANAL TRUSTEE'S SUBDIVISION OF THE EAST 1/2 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED APRIL 28, 2000 AS DOCUMENT 00296792, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIY, AS SET FORTH IN SAID DECLARATION, AS AMENDED FROM TIME TO TIME.

Property of Cook County Clerk's Office