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Prepared by and mail back:
Avenue Mortgage Corp.
1260 Iroquois Ave., Suite 100
Naperville, IL 60563



POWER OF ATTORNEY

I, Susan A. Peden, of Lemont, Illinois, (Grantor) hereby appoint Richard W. Peden as my agent to exercise the powers described in this instrument in my name and on my behalf.

My agent is authorized to represent my interests at the real estate closing to be held on January 24, 2002 in connection with the home loan of real estate located 14823 S Steven Court Lemont, IL 60439 as legally described as follows:

2-Jas

Permanent Index No.: 22-33 114-053

My agent is authorized to sign on my behalf mortgage, note and other documents from Avenue Mortgage Corporation and such closing statements, settlement statements, title insurance forms and other documents necessary to complete the closing on said property.

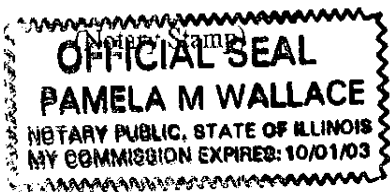
This power of attorney shall become effective on January 24, 2002 and shall terminate upon the completion of the closing on the property located 14823 S Steven Court Lemont, IL 60439.

I have executed this instrument on 1-22-02, 2002.

Susan A. Peden
Signature of grantor, Susan A. Peden

The foregoing instrument was acknowledged before me this 22 day of January 2002 by Susan A. Peden who is personally known to me to be the same person whose name is subscribed to the foregoing instrument.

Pamela M. Wallace
Notary Public



Renee Ciullo
Witness

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METROPOLITAN TITLE COMPANY

Commitment

Schedule A (continued)

Commitment Number: 02-019259

Property Description

The land referred to in this Commitment is described as follows:

PARCEL 1: A TRACT OF LAND, BEING A PART OF LOT 51 IN KEEPATAW TRAILS, BEING A SUBDIVISION OF PART OF THE NORTH HALF OF SECTION 33, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, SAID TRACT BEING DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 51, THENCE NORTH 89 DEGREES 55 MINUTES 57 SECONDS EAST ALONG THE NORTH LINE OF SAID LOT 51 A DISTANCE OF 84.05 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 89 DEGREES 85 MINUTES 57 SECONDS EAST ALONG THE SAID NORTH LINE OF LOT 51, A DISTANCE OF 49.38 FEET TO THE NORTHEAST CORNER OF SAID LOT 51, THENCE SOUTH 00 DEGREES 01 MINUTES 49 SECONDS EAST ALONG THE EAST LINE OF SAID LOT 51, A DISTANCE OF 100.88 FEET TO THE SOUTHEAST CORNER OF SAID LOT 51; THENCE SOUTH 57 DEGREES 43 MINUTES 21 SECONDS WEST ALONG THE SOUTHEASTERLY LINE OF SAID LOT 51, A DISTANCE OF 154.78 FEET TO THE SOUTH CORNER OF SAID LOT 51; THENCE WESTERLY ALONG THE SOUTHERLY LINE OF SAID LOT 51, BEING AN ARC OF A CIRCLE, CONVEX NORTHEASTERLY, HAVING A RADIUS OF 60.00 FEET, A CHORD OF 21.05 FEET AND A CHORD BEARING OF NORTH 42 DEGREES 22 MINUTES 29 SECONDS WEST, FOR AN ARC DISTANCE OF 21.16 FEET, THENCE NORTH 57 DEGREES 43 MINUTES 21 SECONDS EAST, A DISTANCE OF 60.32 FEET, THENCE NORTH 19 DEGREES 12 MINUTES 04 SECONDS EAST, A DISTANCE OF 142.86 FEET TO THE POINT OF BEGINNING.

PARCEL 2: EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION FOR KEEPATAW TRAILS TOWNHOMES OF LEMONT RECORDED SEPTEMBER 2, 1996 AS DOCUMENT 96698224 AND AS AMENDED FROM TIME TO TIME, FOR INGRESS AND EGRESS IN COOK COUNTY, ILLINOIS.

PIN(S): 22-33-114-053

COMMONLY KNOWN AS: 14823 S. STEVEN COURT, LEMONT, ILLINOIS 60439

END OF SCHEDULE A