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2002-02-13 11:42:08

Cook County Recorder 25.50



0020178428

WHEN RECORDED MAIL TO:
Biltmore Financial Bancorp, Inc
1530 East Dundee Road, #230
Palatine, IL 60074

LOAN # _____ 63454442334
ESCROW/CLOSING # _____
CASE #: _____



183280

SPECIFIC POWER OF ATTORNEY

STEWART TITLE OF ILLINOIS
2 NORTH LA SALLE STREET, SUITE 1920
CHICAGO, IL 60606

KNOW ALL MEN BY THESE PRESENTS, that I, Ann J. Miller herewith nominate, constitute and appoint Brian S. Miller, my husband as my true and lawful attorney in fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of, to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

Whose address is: 1155 S. Cuyler
Oak Park, IL 60304

and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deeds of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

FHA/CONV
2C0161US

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INITIALS am

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[Faint, mostly illegible text, likely a legal document or court record]

[Faint text at the bottom of the page, possibly a signature or date]

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I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estates Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purpose and, if not exercised prior to December 10th, 2001 shall be revoked.

PRINCIPAL -

Ann Miller
(Ann J. Miller to sign here)

ACKNOWLEDGEMENT

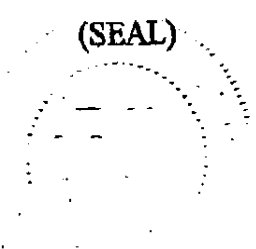
State of ~~Illinois~~ ^{Indiana})
County of ~~Cook~~ ^{VI60})

On November 23, 2001, before me, the undersigned, a Notary Public in and for said County and State personally appeared Ann J. Miller personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within the instrument as the principal(s) and acknowledged to me that said principal(s) execute it.

ILL DRL# M460-0507-4950
Exp 12/9/04

Witness My Hand and Official Seal

Marilyn Stousska
Notary Public in and for said County and State
My Commission Expires Nov 29, 2008



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2011-01-18

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LEGAL DESCRIPTION

EXHIBIT "A"

File No.: 183280

Lot 141 in Beifeld's Addition to South Ridgeland, being a subdivision in the Southwest 1/4 of Section 17, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

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