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2002-02-15 08:53:47 Cook County Recorder 47.50

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POWER OF ATTORNEY
(With Durable Provision)

NOTICE: THIS IS AN IMPORTANT DOCUMENT. BEFORE SIGNING THIS DOCUMENT, YOU SHOULD KNOW THESE IMPORTANT FACTS. THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON WHOM YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHER WISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. YOU MAY SPECIFY THAT THESE POWERS WILL EXIST EVEN AFTER YOU BECOME DISABLED, INCAPACITATED OR INCOMPETENT. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER HEALTH CARE DECISIONS FOR YOU. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

TO ALL PERSONS, be it known that I, Joseph Royer

PRAIRIE TITLE 6821 V., NORTA ME. OAK PARK, IL 60302 01-37-808

of 2544 West Leland Unit 2, Chicago, JL 50625

the undersigned Grantor, do hereby make and grant a gene al power of attorney to Miwako Watanuki

of 2544 West Leland Unit 2, Chicago, IL 60625

1/3

and do thereupon constitute and appoint said individual as my attorney-in-fact/agent.

My attorney-in-fact/agent shall act in my name, place and stead in any way wnich? myself could do, if I Were personally present, with respect to the following matters, to the extent that I am permitted by law to act through an agent:

(NOTICE: The grantor must write his or her initials in the corresponding blank space of a box pelow with respect to the transaction below for which the Grantor wants to give the agent authority. If the blank space within a box for any particular subdivision is NOT initialed, NO AUTHORITY WILL BE GRANTED).

[] (A) Real estate mortgage transaction, a first mortgage loan with Ohio Savings Bank on January 17th, 2002 on residence of **2544 West Leland Unit 2**, Chicago, IL. 60625. Loan will fund 4 business days after closing, on January 23, 2002.

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Durable Provision:

Signed under seal this day of January 16, 2002.

[] If the blank space in the block to the left is initialed by the Grantor, this power of attorney shall not be affected by the subsequent disability or incompetence of the Grantor.

Other Terms:

My attorney-in-fact/agent hereby accepts this appointment subject to its terms and agrees to act and perform in said fiduciary capacity consistent with my best interests as he/she in his/her best discretion deems advisable, and I affirm and ratify all acts so undertaken.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND I FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY AGREE TO INDEVILIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

Signed in the presence of: Witness act/Ager.: Miwako Witness Ju. rus State of eur County of before me, WILLIAM T. 6250 appeared On 1.17.02 JOSEPH RIYER AND MINANO WATAMKEPERSONALLY known to me (or proved to me on the lasis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. WITNESS my hand and official seal. OFFICIAL SEAL WILLIAM T. EGAN NOTARY PUBLIC, STATE OF ILLINOIS COMMISSION EXPIRES 10-10-2004 Signature Affiant Known > Produced ID Type of ID OFFICIAL (Seal) LLINOIS -10-2004

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LEGAL DESCRIPTION

No. 01-3.

-2 IN THE MAPLELEAF .

J REAL ESTATE: LOTS 26 A.

TON SUDDIVISION OF THAT PAR.

13. TOWNSHIP 40 NORTH, RANGE 1.
NORTH OF THE NORTH WEST EL RAILROAD
JIS; WHICH SURVEY IS ATTACHED TO THE DEA.
CUMENT 95718426, TOGETHER WITH AN UNDIVIDE.

N ELEMENTS.

PIN: 13 13 204 034 1005 ASSOCIATION SUBDIVISION OF THAT PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE NORTH WEST EL RAILROAD RIGHT OF WAY IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 96718426, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE

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