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2002-03-06 08:31:44
Cook County Recorder 51.50

CHI 236783/RB

**POWER OF ATTORNEY
REFINANCE OF REAL ESTATE**



0020251722

I, JOHN C. CARDONE, the principal, hereby revoke all prior powers of attorney and appoint RICHARD J. MIKUTA as my attorney.

1. General Grant of Power. As specifically provided below, my attorney shall have full power to act for me and in my name in all matters and to do all things which I could do if personally present, as specifically set forth in Paragraph 2, below.

2. Specific Powers. The general grant of power shall include the following powers relating to the refinancing of all of my real or personal estate, as below described, situated in the State of Illinois:

(a) to execute any and all documents required to refinance the below described property, including without limitation, the execution of a promissory note, mortgage and any related loan documents in connection therewith required by NEW CENTURY MORTGAGE CORPORATION (the "Lender") and to execute any documents required by NETCO Title Insurance Company ("title company"), insuring title to the property, pursuant to its Commitment to insure, identified as Case No. CHI236783, which property is described as follows, to wit:

(See Attached Exhibit "A")

Commonly known as:

4112 HIGHLAND AVE., ARLINGTON HEIGHTS, ILLINOIS 60004

(b) to execute any and all documents related to any loan made by the Lender, relative to the foregoing refinancing, as well as any documents required to be signed as a result of any "agency closing" required by the Lender and established at the title company, including but not limited to the "RESPA" Statement (HUD-1).

3. This power of attorney shall not be revoked, unless such revocation is in writing, signed by the principal, witnessed in the same manner as this power of attorney, and recorded in the Office of the Recorder of Deeds in the County where the land, heretofore described, is located.

4. In the event of my incompetency, alleged or adjudicated, this power of attorney shall not be revoked but shall remain in full force and effect and my attorney shall continue as such attorney regardless of such incompetency.

5. The law of Illinois shall govern this instrument.

6. I authorize any person or institution presented this power of attorney to honor it without inquiry and to give effect to all documents signed by my attorney on my behalf. My attorney's representation that he is acting according to this instrument shall fully protect anyone dealing with my attorney. I hereby, for myself, my heirs, executors and administrators, ratify and confirm whatever my attorney may do under this instrument.

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7. The following is a specimen of the signature of my attorney.



RICHARD J. MIKUTA

I hereby certify the signature of my attorney set forth above and I have signed this instrument on this 20 day of February, 2002.



JOHN C. CARDONE

Property of Cook County Clerk's Office

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STATE OF BEAUFORT)
) SS
COUNTY OF SOUTH)
CAROLINA

The undersigned, a notary public in and for the above county and state, certifies that JOHN C. CARDONE, known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the additional witness 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.

Dated: 2/22/02



(SEAL)

[Signature]

Notary Public My Commission Expires
September 2, 2007

The undersigned witness certifies that JOHN C. CARDONE, known to me to be the same person whose name is subscribed as principal to the foregoing Power of Attorney, appeared before me and the Notary Public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe her to be of sound mind and memory.

Dated: 2/22/02

[Signature]
Witness

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

This document was prepared by and upon recording, mail to:

RICHARD J. MIKUTA
KENDLE, MIKUTA & FENSTERMAKER
221 N. LaSalle Street, Suite 1430
Chicago, Illinois 60601
(312) 782-3410

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File No. CHI236783

Appendix A

LOT 67 IN TERRAMERE SUBDIVISION OF ARLINGTON HEIGHTS UNIT TWO BEING A SUBDIVISION IN THE NORTH'S OF SECTION SIX, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED FEBRUARY 21, 1979 AS DOCUMENT 25854386 IN COOK COUNTY, ILLINOIS.

PARCEL NUMBER: 03-06-218-010 VOL 231

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