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Prepared by *And*
mail to.

Kishore Kuvadia

21 Westcott
Barrington IL 60010

**ILLINOIS STATUTORY SHORT FORM
POWER OF ATTORNEY FOR PROPERTY**

Power of Attorney, made this 13th day of FEBRUARY 2002

1. I, KISHORE KUVADIA, hereby appoint
TRUPTI KUVADIA as my attorney-in-fact (my "agent") to
act for me and in my name (in any way I could act in person) with respect to the following
powers, as defined in Section 3-4 of the "Statutory Short Form Power of Attorney for
Property Law" (including all amendments), but subject to any limitations on or additions to
the specified powers inserted in paragraph 2 or 3 below:



To execute any and all documents necessary
to refinance real estate located at

~~21 Westcott~~ Barrington IL 60010
Westcott

LEGAL DESCRIPTION:

See Attached

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Cook County Recorder 47.50



- 2. The powers granted above shall not include the following powers or shall be modified or limited in the following particulars: none.
- 3. In addition to the powers granted above, I grant my agent the following powers: none
- 4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or person whom my agent may select, but such delegation may be revoked by any agent (including any successor) named by me who is acting under this power of attorney at the time of reference.
- 5. My agent shall be entitled to reasonable compensation for services rendered under this power of attorney.
- 6. This power of attorney shall become effective on FEBRUARY 19, 2002.
- 7. This power of attorney shall terminate on FEBRUARY 25, 2002.
- 8. If any agent named by me shall die, become incompetent, resign or refuse to accept the office of agent, I name the following (each to act alone and successively, in the order

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named) as successor(s) to such agent: none.

For purpose of this paragraph 8, a person shall be considered to be incompetent if and while the person is a minor or an adjudicated incompetent or disabled person or the person is unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician.

- 9. If a guardian of my estate (my property) is to be appointed, I nominate the agent acting under this power of attorney as such guardian, to serve without bond or security.
- 10. I am fully informed as to all the contents of this form and understand the full impact of this grant of powers to my agent.

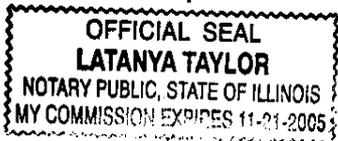
Signed *Kishore Kuvadia*

PRINT NAME KISHORE KUVADIA

STATE OF ILLINOIS)
)
 COUNTY OF COOK) S.S.

The undersigned, a notary public in and for the above county and state, certifies that Kishore Kuvadia is known to be to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me 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 and certified to the correctness of the signature(s) of the agent(s).

Dated: 2/18/02



Latanya Taylor
 Notary Public

This document was prepared by Michelle Eggert of BancTrust, Inc., 8804 Gross Point Road, Skokie, Illinois 60077. ARDC #6225976.

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Property Address: 21 WESTCOTT DR.
BARRINGTON, IL 60010

PIN #: 01-35-204-008

PARCEL 1:

LOT 81 IN THE GLEN OF SOUTH BARRINGTON UNIT NO. 4, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 35, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 8, 1988 AS DOCUMENT 88147729, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL ONE, AS GRANTED BY THE GLEN OF SOUTH BARRINGTON PROPERTY OWNER'S ASSOCIATION RECORDED JUNE 21, 1988 AS DOCUMENT 88270296 FOR INGRESS AND EGRESS OVER OUTLOTS M, N AND P AND WESCOTT DRIVE, A PRIVATE ROAD, TOGETHER WITH ANY AND ALL OTHER PRIVATE STREETS AS SET FORTH IN THE GLEN OF SOUTH BARRINGTON DECLARATION OF COVENANTS, RESTRICTIONS AND EASEMENTS RECORDED APRIL 7, 1978 AS DOCUMENT 24393997, AS SUPPLEMENTED FROM TIME TO TIME.

CASE NUMBER 01-18330

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