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2002-02-21 09:28:15
Cook County Recorder 47.00



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POWER OF ATTORNEY

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KNOW ALL MEN BY THESE PRESENTS, that I, Patrick S. Layng, the spouse of Karen P. Layng, hereby makes, constitutes and appoints Karen P. Layng, of Vedder, Price, Kaufman & Kammholz, his attorney-in-fact with absolute discretionary power for me, as fully and effectually as I might if I was personally present, to make, sign, execute and deliver any and all documents in connection with the refinancing of the real estate commonly known as 131 Longcommon, Riverside, IL 60546.

I, Patrick S. Layng, do hereby ratify and confirm every act which my attorney shall lawfully do by virtue of this power of attorney and direct that it be interpreted liberally. I agree my attorney shall not have any responsibilities for any act done or omitted in good faith pursuant to the powers given in this instrument.

I have executed this power of attorney this 4th day of February, 2002.

Patrick S. Layng,

CTIT 7983050 WA NO ABS 7 of 2 and all

BOX 333-CTI

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103-888 X04

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

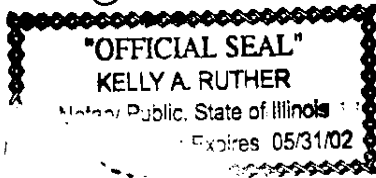
I, Kelly A. Ruther, a Notary Public in and for the said County, in the State aforesaid, DO HEREBY CERTIFY that Patrick S. Layng personally known to me to be the of , and the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 4th day of February, 2002.

Kelly A. Ruther

My commission expires:

May 31, 2002



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SCHEDULE "A"

Borrower: Karen P Layng

Property: 131 Longcommon Rd, Riverside, IL 60546-2036

Loan No: 002000166689

Closing Date: February 5, 2002

LOT 2 IN THE CHRIS-NICOLE RESUBDIVISION OF THE NORTHEASTERLY 1/4 OF LOT 872 AS MEASURED ON THE FRONT AND REAR LINES AND ALL OF LOTS 873 AND 874 IN BLOCK 12 IN THE THIRD DIVISION OF RIVERSIDE IN SECTION 36, TOWNSHIP 39 NORHT, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

15-36-107-030-0000

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