

LOAN # 4327649

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0273/0119 25 001 Page 1 of 3
2002-04-22 10:59:10
Cook County Recorder 25.50



0020456510

**SPECIFIC POWER OF ATTORNEY
TO ENCUMBER REAL PROPERTY**

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KNOW ALL MEN BY THESE PRESENTS, that I, Maria N. Herrera do hereby constitute and appoint ARACELI GOMEZ, my true, sufficient, and lawful attorney to act in all my affairs, undertakings and business arising out of the purchase and financing or refinance of real property known as Lot numbered _____, Block lettered _____, in the subdivision known as " _____ " per plat recorded in Plat Book _____ at plat _____, among the Land Records of _____ Cook County, State, also known as 2111 W. COUTLER STREET (street address), CHICAGO (city), Cook (county), Illinois (state)(the "Property"), and for that purpose in my name and on my behalf to do and execute any or all of the following acts, deeds and things, that is to say:

1. Negotiate, contract or agree to the purchase and financing or refinance of the Property. Upon such terms, considerations and conditions as my said attorney shall see fit, and to transact and execute all Notes, Deeds of Trust/ Security Deeds/Mortgages, and any other documents pertaining to the settlements of the above described purchase or refinance including, but not limited to, the contract of sale for said property, settlement sheets, Truth-in-Lending forms and any and all other documents or forms required by MARKET STREET MORTGAGE CORPORATION, the lender, as required as my Attorney-in-Fact.
FIRST AMERICAN TITLE order # LAR 111886
2. Contract a loan for and to borrow the sums of One Hundred Forty Eight Thousand Seven Hundred Seventy One Dollars and no/100 Dollars (\$ 148,771.00) for the purchase or refinance of the property specified herein, in my name, bearing interest at the initial rate of Seven and Three / Eighths Percent (7.375 %) per annum or lower for a term of Thirty (30) years, with monthly payments, and upon such other terms as my said attorney shall see fit, and to execute, a promissory note or notes for the payment therefore, and as collateral security therefore to execute, acknowledge and deliver a Deed of Trust/Security Deed/Mortgage upon the above described premises, with the usual power of sale and interest and insurance clauses, and other usual provisions and covenants.

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- 3. Do anything and everything necessary, and sign any and all documents which may be necessary, to exercise the authority granted above, as I could do if personally present.

Provided, however that all business transacted hereunder for me, or for my account, shall be transacted in my name, and that all endorsements executed by my said attorney for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney and the designation "Attorney-in-Fact."

This Specific Power of Attorney to encumber real property shall survive and not be effected by any disability on my part. My Attorney-in-Fact is, also, specifically authorized to act on my behalf until he learns of my death, if such event occurs. My Attorney-in-Fact is hereby authorized to receive and provide all information and disclosures pursuant to the Real Estate Settlement Procedures Act.

The undersigned witness certifies that Maria D. Herrera, 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 him/her to be of sound mind and memory.

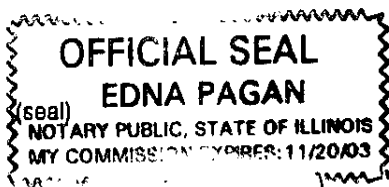
Griselda Herrera
Griselda Herrera witness
 (print witness name above)

Maria D. Herrera
 Applicant's Signature
3/20/02
 Date

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

The undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT MARIA D. HERRERA AND ARACELI GOMEZ, as witness, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this date in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the use and purpose therein set forth.

Given under my hand and official seal, this 20th day of MARCH, 2002.



Edna Pagan
 NOTARY PUBLIC

My commission expires: 11/20/03

This instrument prepared by:
 and return to:

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LEGAL DESCRIPTION - EXHIBIT A

111886----- PIN # 17-30-123-022-0000

LOT 4 IN BLOCK 5 IN REAPER ADDITION TO CHICAGO, OF SECTION 30, TOWNSHIP 39 NORTH, RANGE 14,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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