

MOAN # 4346722

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2002-05-06 11:54:45
Cook County Recorder 25.50



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

KNOW ALL MEN BY THESE PRESENTS, that I, KATHLEEN S CHRISTOPHER do hereby constitute and appoint JOHN M CHRISTOPHER, 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 5318 NORTH MCVICKER AVENUE (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, (n) 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.
2. Contract a loan for and to borrow the sums of Two Hundred Forty Six Thousand Dollars and no/100 Dollars (\$ 246,000.00) for the purchase or refinance of the property specified herein, in my name, bearing interest at the initial rate of Seven and Three / Quarters Percent (7.750 %) 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.

First American Title
Order # 115261

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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.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this date set forth below:

Signed, sealed and delivered in the presence of:

[Signature]
Witness

Kathleen D. Christopher
Name

Dennis Livingston
Witness

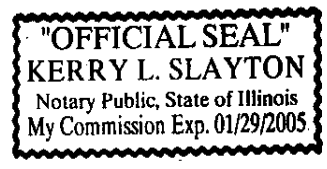
4/18/02
Date

STATE OF ILLINOIS, COUNTY OF COOK
to wit:

I, Kerry L. Slayton a Notary Public in and for the aforesaid, in the State of ILLINOIS, do certify that on April 18, 2002 has acknowledged the same before me in my jurisdiction aforesaid.

Given under my hand and office seal this 18th day of April, 2002

Kerry L. Slayton
Notary Public



My commission expires:
1/29/2005

LEGAL DESCRIPTION:

0020512604

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LOT 14 IN BLOCK 7 IN KINSEY'S FOREST GARDENS, A SUBDIVISION OF THAT PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 LYING SOUTH OF THE CHICAGO AND NORTHWESTERN RAILROAD IN SECTION 8, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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Prepared By:
Market Street Mortgage
P.O. Box 22128
Tampa, FL 33622

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Clearwater, FL 33759

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