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GENERAL POWER OF ATTORNEY

(With Durable Provision)

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NOTICE: THIS IS AN IMPORTANT DOCUMENT. BEFORE SIGNING THIS DOCUMENT, YOU SHOULD KNOW THESE IMPORTANT FACTS. THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON WHOM YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. YOU MAY SPECIFY THAT THESE POWERS WILL EXIST EVEN AFTER YOU BECOME DISABLED, INCAPACITATED OR INCOMPETENT. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER HEALTH CARE DECISIONS FOR YOU. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

TO ALL PERSONS, be it known that I, *Hilaine P. Francis* of *BIRD ROCK BASSETERRE ST. KITTS W.I.* the undersigned Grantor, do hereby make and grant a general power of attorney to *DENNIS FRANCIS* of *847 MOBILE CT, NAPERVILLE, IL 60540* and do thereupon constitute and appoint said individual as my attorney-in-fact/agent.

My attorney-in-fact/agent shall act in my name, place and stead in any way which I myself could do, if I were personally present, with respect to the following matters, to the extent that I am permitted by law to act through an agent:

(NOTICE: The grantor must write his or her initials in the corresponding blank space of a box below with respect to each of the subdivisions (A) through (O) below for which the Grantor wants to give the agent authority. If the blank space within a box for any particular subdivision is NOT initialed, NO AUTHORITY WILL BE GRANTED for matters that are included in that subdivision. Cross out each power withheld.)

- | | |
|------|--|
| H.F. | (A) Real estate transactions |
| H.F. | (B) Tangible personal property transactions |
| H.F. | (C) Bond, share and commodity transactions |
| H.F. | (D) Banking transactions |
| H.F. | (E) Business operating transactions |
| | (F) Insurance transactions |
| | (G) Gifts to charities and individuals other than Attorney-in-Fact/Agent |
- (If trust distributions are involved or tax consequences are anticipated, consult an attorney.)

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- [#7] (H) Claims and litigation
 - [] (I) Personal relationships and affairs
 - [] (J) Benefits from military service
 - [#7] (K) Records, reports and statements
 - [] (L) Full and unqualified authority to my attorney-in-fact/agent to delegate any or all of the foregoing powers to any person or persons whom my attorney-in-fact/agent shall select
 - [#7] (M) Access to safe deposit box(es)
 - [] (N) To authorize medical and surgical procedures (Pennsylvania only)
 - [] (O) All other matters
- Durable Provision:**
- [] (P) If the blank space in the block to the left is initialed by the Grantor, this power of attorney shall not be affected by the subsequent disability or incompetence of the Grantor.
- Other Terms:**

My attorney-in-fact/agent hereby accepts this appointment subject to its terms and agrees to act and perform in said fiduciary capacity consistent with my best interests as he/she in his/her best discretion deems advisable and I affirm and ratify all acts so undertaken.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND I FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY AGREE TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

Signed under seal this 29th day of APRIL, 2002.

Signed in the presence of:

Delroyd Alade
Witness

Marlene D. Francis
Grantor

Myfield
Witness

Dennis Francis
Attorney-in-Fact/Agent



State of _____ }
County of _____ }
On _____ before me,

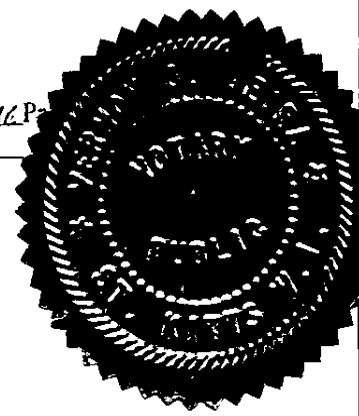
appeared _____, personally known

to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Handwritten Signature]

Affiant IS Known to me
Type of ID _____



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LEGAL DESCRIPTION RIDER

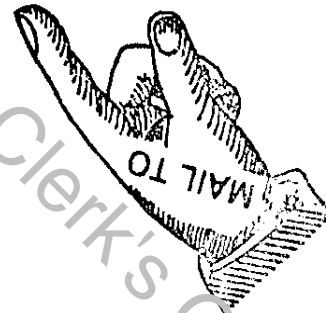
LOT 23 (EXCEPT THE NORTH 1 FOOT THEREOF) IN GORDON AND MADDERON'S ADDITION TO PULLMAN IN SECTION 15, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

P.I.N.: 25-15-303-039

COMMONLY KNOWN AS: 10757 S. EDBROOKE, CHICAGO, IL

THIS DOCUMENT WAS PREPARED BY HILARINE FRANCIS, 8350 S. DORCHESTER, CHICAGO, IL

MAIL TO: DENNIS FRANCIS 847 MOBILE CT., NAPERVILLE, IL 60540



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