

220553

POWER OF ATTORNEY



I, Constance L. Bauer, do hereby appoint Neil L. Goulden as my Agent and Attorney in Fact for the purpose of doing or performing any act necessary to complete the refinance of certain Real Estate commonly known as 810 Woodbine Avenue, Oak Park, IL 60302, Cook County, Illinois, the legal description of which is attached hereto as exhibit A.

The appointed Agent named above shall have full and complete authority to do any act which I might have done had I been personally present, including, but not limited to, the following:

1. Receive or pay upon my behalf any monies necessary to effect the refinance of said real estate;
2. Perform at closing any act necessary to complete the refinance of said real estate;
3. Sign or otherwise execute on my behalf any documents necessary to close said real estate transaction;
4. Approve any document or closing statement on my behalf;
5. Execute any document that may create an encumbrance or mortgage on the subject real estate, including, but not limited to executing a promissory note and mortgage or trust deed on the subject real estate and specifically, but not limited to a certain mortgage granted through ARVA MRO Mortgage Group, Inc.;
6. Do any act necessary and ancillary to accomplish the foregoing.



1  
P  
sw

This Power of Attorney shall expire, if not acted upon prior thereto, on June 21, 2002, but may be deemed durable pursuant to Illinois Statute and irrevocable and may be relied upon by any mortgagee or title insurance company until said date. The undersigned hereby ratifies any act performed by said Agent prior to the expiration date of this Power of Attorney.

*Constance L. Bauer*  
Constance L. Bauer

State of Illinois )  
) SS  
County of Cook )

I, the undersigned, a Notary Public in and for Cook County in the State of Illinois, DO HEREBY CERTIFY that CONSTANCE L. BAUER personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said instrument as a free and voluntary act, for the purposed therein set forth.

Given under my hand and official seal  
This 18 day of June, 2002

*Cheryl Henriksen*  
Notary Public

PINH 16-06-304-03



TITLE OF ILLINOIS  
ALEXANDER STREET, SUITE 100  
CHICAGO, IL 60601-1000