

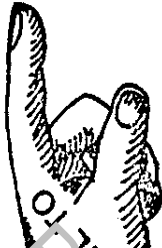
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PREPARED BY AND
AFTER RECORDING RETURN TO:

LAW OFFICES
DANIEL M. GREENBERG, CHARTERED
17900 DIXIE HWY., SUITE 11
MOMEWOOD, IL 60430-1754
Escrow No. _____
Commitment Number: 02-023275

0020949462

1341/0241 10 001 Page 1 of 1
2002-08-28 14:18:04
Cook County Recorder 43.50



Power of Attorney

KNOW ALL MEN BY THESE PRESENTS, that WE, JAMES J. SMITH & CHELSEA SMITH, have made, constituted and appointed and by these presents do make, constitute and appoint DANIEL M. GREENBERG as my true and lawful attorney, for me and my heirs, place and stead and for my use and benefit, to sign, seal, execute, acknowledge and deliver all agreements, mortgages, notes and any other instruments in writing of whatever kind and nature which my said attorney in his discretion shall deem to be for my best interests to accomplish the refinance of property with HSBC Mortgage Corporation

4518 South Drexel Boulevard, Chicago, IL 60615
PIN # 20-02-311-015

THE SOUTH 30 FEET OF LOT 4 IN HAINES SIDWAY AND LAYTON'S RESUBDIVISION OF BLOCK 6 IN WALKER AND STINSON'S SUBDIVISION, BEING IN THE WEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 2, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN COOK COUNTY, ILLINOIS

GIVING AND GRANTING unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done, as fully, to all intents and purposes, as I might or could do if personally present, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue hereof.

In construing this instrument and where the context so requires, the singular includes the plural.

This power of attorney is only applicable for this one transaction, and expires after midnight on July 17, 2002.

Dated July 15, 2002

JAMES J. SMITH

CHELSEA SMITH



P.A.T.A.
Office

State of Illinois, County of COOK)ss.
This instrument was acknowledged before me on JULY 15, 2002,
by Shirley Y. Amico

Notary Public for Illinois
My commission expires: 6-29-2003