

Specific Power of Attorney

Loan # 225110

KNOW ALL MEN BY THESE PRESENTS, That I, Constantine R. Lubbat



Herewith nominate, constitute and appoint Deborah A. Lubbat

My true and lawful Attorney-in-fact, for me and my name, place and stead to:

COOK COUNTY RECORDER
EUGENE "GENE" MOORE
SKOKIE OFFICE

Space Above For Recorder's Use

Buy, purchase and encumber the property legally described as:

See attached legal description

Whose address is: 118 Berkshire Drive, Wheeling, IL 60090

And in the connection endorse, sign, seal, execute and delivery any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts, or other negotiable instruments and other written instruments(s) of whatever kind reasonably required to effectuate this loan.

I also authorize my attorney-in-fact, when appropriate, to execute in name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/ or insured by the Veterans Administration (VA) or Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by VA or FHA, including but not limited to documents necessary to utilize my VA eligibility for a home loan, and to execute loan settlement statements, certification of occupancy, statements required by the Federal Truth-In-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purposes and if it is not exercised prior October 4, 2002 Shall be revoked.

Constantine R. Lubbat
Constantine R. Lubbat

[Signature]
Signature

REPUBLIC TITLE COMPANY
1841 ROLLING ROAD
ROLLING MEADOWS, IL 60008



[Handwritten initials]

The undersigned witness certifies that Constantine R. Lubbat

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 or her to be of sound mind and memory.

Dated: September 26, 2002

Handwritten Signature Witness

State of Illinois

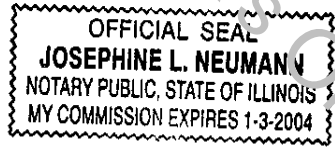
County of Cook

The undersigned, a notary public in and for the above county state, certifies that Constantine R. Lubbat

Known to me to be the same person whose Name is subscribed as principal to the forgoing power of attorney, appeared before me and the additional witnesses in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth, (and certified to the Correctness of the signature(s) or the agent(s). Dated: September 26, 2002

Notary Public Josephine L. Neumann

My commission expires 1-3-2004



LEGAL DESCRIPTION:

PARCEL 1: LOT 515 IN HOLLYWOOD RIDGE UNIT 5, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 11, 1963 AS DOCUMENT 18766892, BEING A RESUBDIVISION IN SECTIONS 3 AND 4, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THAT PORTION OF THE SOUTH 35.25 CHAINS OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 4 (EXCEPT THE EAST 11.67 CHAINS THEREOF) AND (EXCEPT THE SOUTH 275.00 FEET OF THE WEST 1100.00 FEET OF THE EAST 1870.22 FEET OF SAID SOUTHEAST 1/4) IN TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. DESCRIBED AS FOLLOWS; BEGINNING AT THE NORTHWEST CORNER OF LOT 515 IN HOLLYWOOD RIDGE UNIT 5, BEING A RESUBDIVISION IN SECTION 3 AND 4, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED AS DOCUMENT NO. 18766892 IN COOK COUNTY, ILLINOIS; THENCE SOUTH ALONG THE WEST LINE OF LOT 515 IN SAID HOLLYWOOD RIDGE UNIT 5, A DISTANCE OF 90.75 FEET; THENCE WEST ALONG A LINE PERPENDICULAR TO THE WEST LINE OF SAID LOT 515, A DISTANCE OF 4.0 FEET; THENCE NORTH ALONG A LINE PARALLEL WITH THE WEST LINE OF SAID LOT 515, A DISTANCE OF 90.75 FEET; THENCE EAST ALONG A LINE PERPENDICULAR TO THE WEST LINE OF LOT 515, A DISTANCE OF 4.0 FEET TO THE PLACE OF BEGINNING.

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