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POWER OF ATTORNEY FOR PROPERTY

NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON 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. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN A POWER IS EXERCISED YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENT UNDER THIS FORM BUT NOT CO-AGENTS. UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART (SEE PAGES (i) THROUGH (v) OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

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POWER OF ATTORNEY made this 5th day of October, 2002.

- 1. I, DMITRIY NIKITIN, residing at 70 N. Wolf Road, Wheeling, Illinois 60090, do hereby appoint NATALYA LEONKOV a/k/a NATALYA LEONKOVA as my attorney-in-fact (my "agent") to act for my and in my name (in any way I could act in person) with respect to the following powers, as defined in Section 3-4 of the "Statutory Short Form Power of Attorney for

... INC

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

The undersigned, a notary public in and for the above county and state, certifies that DMITRIY NIKITIN is known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the additional witness 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.

Dated: Oct 5, 2002

Birgit Longo

Notary Public

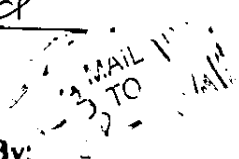


My commission expires: 1-29-05

The undersigned witness certifies that DMITRIY NIKITIN is known to me to be the person 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 to be of sound mind and memory.

Dated: Oct 5, 2002

Cheryl Judd
Witness



This Instrument Prepared By:
Stephen R. Murray
Stephen R. Murray
555 East Golf Road
Arlington Heights, Illinois 60005

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LEGAL DESCRIPTION

UNIT NO. 3-1E in Brandenberry Park East Condominium, as delineated on a survey of the following described real estate: Lot 1 in Unit 1, Lot 2 in Unit 2, Lot 3 in Unit 3 and Lot 4 in Unit 4 of Brandenberry Park East by Zale, being a subdivision in the Southeast Quarter of Section 21, Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois; which survey is attached as Exhibit (A) to the Declaration of Condominium recorded in the Office of the Recorder of Deeds of Cook County, Illinois as Document No. 25108489, together with its undivided percentage interest in the Common Elements.

63-21-402-014-1053

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Property Law" (including all amendments), but subject to any limitation on or additions to the specified powers below:

- A. Financing Transaction: Specifically to sign a Waiver of Homestead on any and all documents required, including a Mortgage, in favor of FIRST HORIZON HOME LOAN CORPORATION, its successors and/or its assigns, in connection with the financing on the purchase of the property located at 2432 Brandenberry, Unit 1E, Arlington Heights, Illinois 60004.

(LIMITATION ON AND ANY ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

No limitation

(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INTIALLING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:

1. This power of attorney shall become effective immediately.
2. This power of attorney shall terminate upon the closing on the purchase of 2432 Brandenberry, Unit 1E, Arlington Heights, Illinois 60004 or December 31, 2002 whichever first occurs.
3. I am fully informed to all contents of this form and understand the full import of this grant of powers.

D. Nikitin
Dmitriy Nikitin

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