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2000-03-28 10:30:32
Cook County Recorder 47.00

SPECIFIC POWER OF ATTORNEY TO ENCUMBER REAL PROPERTY

MSMC LOAN # 3240793

KNOW ALL MEN BY THESE PRESENTS, that I, Alice Kearns
do hereby constitute and appoint Thomas Kearns, my true, sufficient and lawful attorney to act in all my affairs, undertakings and business arising out of the purchase and financing or refinancing of real property known as Lot numbered _____ (), Block Lettered _____, in the subdivision known as _____

" _____", as per plat recorded in Plat Book _____ at plat _____, among the Land Records of Cook County IL State, also known as 40 E 9TH STREET UNIT ~~515~~ 515 PER (street address), CHICGAD (city), Cook (county) IL (state), and for that purpose in my name and on my behalf to do and execute any or all of the following acts, deeds and things, that is to say:

1. Negotiate, contract or agree to the purchase and financing or refinancing of the following described herein below:

Lot numbered _____ (), Block lettered _____ in the subdivision known as " _____" as per plat recorded in Plat Book _____ at plat _____, among the Land Records of _____ County, _____ State, also known as 40 E 9TH STREET UNIT 515 (street address), CHICGAD (city), Cook (county), IL (state), upon such terms considerations and conditions as my said attorney shall see fit, and to transact and execute all Notes, Deeds of Trust and any other documents pertaining to the settlements of the above described purchase or refinancing including, but not limited to, the contract of sale for said property, settlement sheets, Truth-in-Lending forms and any and all other documents or forms required by MARKET STREET MORTGAGE CORPORATION, the lender, as required as my attorney-in-fact.

2. Contract a loan for and to borrow the sum of 93,700.00 Dollars (\$ _____) for the purchase or refinancing of the property specified herein, in my name, bearing interest at the initial rate of 9.5000 Percent (_____ %) per annum or lower for a term of 360 (_____) years, with monthly payments, and upon such other terms as my said attorney shall see fit, and to execute, a promissory note or notes for the payment therefore, and as collateral security therefore to execute, acknowledge and deliver a deed of trust upon the above described premises, with the usual power of sale and interest and insurance clauses and other usual provisions and covenants.

3. Do anything and everything necessary, and sign any and all documents which may be necessary, to exercise the authority granted above, as I could do if personally present.

Provided, however that all business transacted hereunder for me or for my account shall be transacted in my name, and that all endorsements executed by my said attorney for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney and the designation "attorney-in-fact".

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This specific Power of Attorney to encumber real property shall survive and not be effected by any disability on my part. My attorney-in-fact is, also, specifically authorized to act on my behalf until he learns of my death, if such event occurs. My attorney-in-fact is hereby authorized to receive and provide all information and disclosures pursuant to the Real Estate Settlement Procedure Act.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the date set forth below:

2/25/00
Date

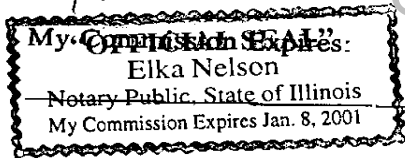
[Signature]
Name

STATE OF Ill, COUNTY OF Cook, to wit:

I, Elka Nelson a Notary Public in and for the aforesaid, in the State of ILLINOIS, do certify that Alice Kearns, has acknowledged the same before me in my jurisdiction aforesaid.

Given under my hand and office seal this 25 day of Feb., 2000

[Signature]
Notary Public



PARCEL 1: UNIT(S) 515 IN THE BURNHAM PARK PLAZA CONDOMINIUMS AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PARTS OF SUB LOTS 1 AND 2 OF LOT 5 AND SUB LOTS 1 AND 2 OF LOT 8 AND LOT 9 (EXCEPT THE WEST 15 FEET THEREOF) ALL IN BLOCK 18 IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO IN FRACTIONAL SECTION 15, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "F" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 00144975, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR INGRESS, EGRESS, USE AND ENJOYMENT AS GRANTED AND SET FORTH IN THE BURNHAM PARK PLAZA DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS RECORDED AS DOCUMENT NUMBER 00144974.

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