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2003-01-21 12:47:02

Cook County Recorder 50.00

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SPECIFIC POWER OF ATTORNEY TO ENCUMBER REAL PROPERTY

KNOW ALL MEN BY THESE PRESENTS, that I, HABIB ORTIZ do hereby constitute and appoint MANUEL GIL, my true, sufficient, and lawful attorney to act in all my affairs, undertakings and business arising out of the purchase and financing or refinance of real property known as Lot numbered [redacted], Block lettered [redacted], in the subdivision known as [redacted], per plat recorded in Plat Book [redacted] at plat [redacted], among the Land Records of Cook County, State, also known as 1984 N. GINGER CREEK DRIVE (street address), PALATINE (city), Cook (county), Illinois (state)(the "Property"), 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:

[Handwritten signature]

- 1. Negotiate, contract or agree to the purchase and financing or refinance of the Property. Upon such terms, considerations and conditions as my said attorney shall see fit, and to transact and execute all Notes, Deeds of Trust/ Security Deeds/Mortgages, and any other documents pertaining to the settlements of the above described purchase or refinance 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 sums of One Hundred Fifty Thousand Five Hundred Fifty Dollars and no/100 Dollars (\$ 150,550.00) for the purchase or refinance of the property specified herein, in my name, bearing interest at the initial rate of Six and One / Half Percent (6.500 %) per annum or lower for a term of Thirty (30) 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/Security Deed/Mortgage upon the above described premises, with the usual power of sale and interest and insurance clauses, and other usual provisions and covenants.

BOX 333-CTI

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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."

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 Procedures Act.

The undersigned witness certifies that HABIB ORTIZ, 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 notary public and acknowledge 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/her to be of sound mind and memory.

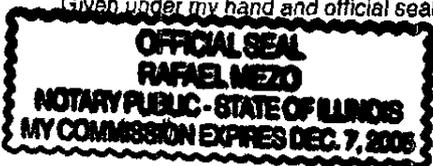
Karina Gonzalez
KARINA GONZALEZ witness
(print witness name above)

Habib Ortiz
Applicant's Signature
1-2-2003
Date

STATE OF ILLINOIS }
COUNTY OF COOK } SS

The undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT HABIB ORTIZ AND KARINA GONZALEZ, as witness, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this date in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the use and purpose therein set forth.

Given under my hand and official seal, this 2 day of JANUARY, 2000. 2003



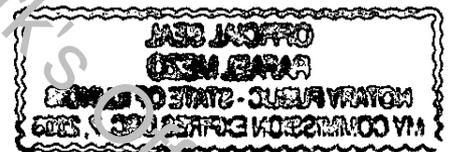
Rafael Mezo
NOTARY PUBLIC

My commission expires: DEC 7, 2005

This instrument prepared by:
and return to:

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Property of Cook County Clerk's Office



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CHICAGO TITLE INSURANCE COMPANY

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ORDER NUMBER: 1409 ST5043939 NWA
STREET ADDRESS: 1984 N. GINGER CREEK DR
CITY: PALATINE COUNTY: COOK
TAX NUMBER: 02-01-201-023-1142

LEGAL DESCRIPTION:

UNIT "B" IN BUILDING 39 IN INVERRARY WEST CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PARTS OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4, TOGETHER WITH PARTS OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 ALL IN SECTION 1, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN. WHICH SURVEY IS ATTACHED AS EXHIBIT 'B' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 25129105 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS AS AMENDED FROM TIME TO TIME IN COOK COUNTY, ILLINOIS

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