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Mail to: Mid America Title Co.

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County of Cook)

POWER OF ATTORNEY

LET ALL KNOW by these presents that I, SHARON RAE BENDER, of the Village of Riverside, County of Cook, State of Illinois, a married person, do hereby make, constitute, and appoint JOSEPH A. MORRIS of the City of Chicago, County of Cook, State of Illinois, my true and lawful attorney in fact, for me, and in my name, place, and stead, to bargain, contract, execute notes, mortgages, and other instruments, and otherwise to perform any and all acts that may be necessary and/or convenient to effect the refinancing, by mortgage or otherwise, of my ownership of, and interest in and to, that certain real property, commonly known as 393 Herrick Road in Riverside, Cook County, Illinois, owned by me.

*A/K/A SHARON RAE BENDER MCNEAL

- 1. Said attorney in fact is authorized to bargain, contract, execute notes, mortgages, and other instruments, and otherwise to perform any and all acts that may be necessary and/or convenient to effect said refinancing on such terms and conditions as said attorney in fact may deem proper, and in my name to make, execute, acknowledge, and deliver a good and sufficient note, mortgage, or other instrument or instruments, necessary to effect such refinancing.
- 2. I g ant to said attorney in fact full power and authority to perform all acts to be done in and about the premises as herein descr bed, as I could do if personally present.
- 3. I authorize said attorney in fact to request, demand, sue for, collect, recover, and receive all moneys which may become due and oving to me by reason of such refinancing, whether by contract, or other instrument.
- I give to said attorney in fact full power and authority to appoint a substitute to perform any of the acts that said attorney in fact is by this instrument authorized to perform, with the right to revoke such appointment or substitute at his pleasure.
- 5. I hereby revoke all powers or atomey heretofore made by me authorizing any person to do any act relative to the above described lands, or any part increof, hereby ratifying and confirming whatsoever the herein appointed attorney in fact, or any of his substitutes appointed by him, may do in the premises by virtue hereof.
- 6. All persons called upon to accept, recogn ze, and act under the authority of this instrument may give full faith and credit to a copy, photocopy, or telecopy hereof, and shall not require the exhibition or lodgment of the original of this instrument when a copy, photocopy, or telecopy rereof is exhibited and/or lodged in its place, and I, acting on behalf of myself and of all persons claiming by, through or under me, hereby release and hold forever harmless all persons called upon to accept, recognize, and act under the surhority of this instrument from any liability arising on account of giving full faith and credit to a copy, photocopy, or telecopy of this instrument instead of requiring the exhibition or lodgment of the original hereof.
- 7. The powers and authorities of said attorney-in-fact herein granted and local commence and shall be in full force and effect immediately upon my execution hereof, and such powers and authorities shall remain in full force and effect thereafter unless and until modified by me in writing or revoked by me in writing.

IN WITNESS WHEREOF I have hereunto set my hand and seal at the City of Chicago, County of Cook, State of Illinois, on November 18, 2002.

SHARON RAF BENDER

*A/K/A SHARON RAE BENDER MCNEAL

Acknowledgment

The undersigned Notary Public in and for the County of Cook in the State of Illinois hereby certifies that SHARON RAE BENDER, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this 18th day of November, 2002, and signed, sealed, and published the said instrument and acknowledged the same to me to be her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal at the City of Chicago, County of Cook, State of Illingist the Winds of Novelabor, 2002.

WITNESS (S)

Notary Public

OFFICIAL SEAL SALLY CHIODO

MOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES: 12/05/09

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ATTACHMENT "A"

THE WESTERLY HALF OF LOT 813 (AS MEASURED ON THE FRONT AND REAR LINES THEREOF) IN BLOCK 8 IN THE THIRD DIVISION OF RIVERSIDE, BEING A SUBDIVISION IN THE SOUTHWEST QUARTER ALSO IN THE SOUTHEAST QUARTER OF SECTION 25 AND IN THE NORTHWEST QUARTER AND IN THE NORTHEAST QUARTER OF SECTION 36, ALL IN TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER (S): 15-36-209-039

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