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LIMITED POWER OF ATTORNEY

I, Margaret M. DeVine,
RESIDING AT 3937 N. Hermitage, Chicago, IL 60613
HEREBY APPOINT John K. DeVine

AS MY ATTORNEY-IN-FACT (MY "AGENT") TO ACT FOR ME AND IN MY NAME (IN ANY WAY I COULD ACT IN PERSON) IN ALL RESPECTS REQUISITE OR PROPER TO EFFECTUATE THE REFINANCE OF THE PREMISES LOCATED IN THE COUNTY OF Cook, STATE OF ILLINOIS. LEGALLY DESCRIBED AS FOLLOWS:

SEE ATTACHED

AND COMMONLY KNOWN AS: 3937 N. Hermitage, Chicago, IL 60613

P.I.N.

INCLUDING, BUT NOT LIMITED TO, MAKING EXECUTING, ACKNOWLEDGING AND DELIVERING ALL CONTRACTS, DEEDS, NOTES, TRUST DEEDS, MORTGAGES, ASSIGNMENTS OF RENTS, WAIVERS OF HOMESTEAD RIGHTS, AFFIDAVITS, BILLS OF SALE AND OTHER INSTRUMENTS, INCLUDING SPECIFICALLY A NOTE, AND MORTGAGE CREATING ALIEN ON THE PREMISES TO SECURE SUCH NOTE IN FAVOR OF CHASE MANHATTAN MORTGAGE CORPORATION, AND ENDORSING AND NEGOTIATING CHECKS AND BILLS OF EXCHANGE, AND I HEREBY RATIFY AND CONFIRM ALL SUCH ACTS OF MY AGENT.

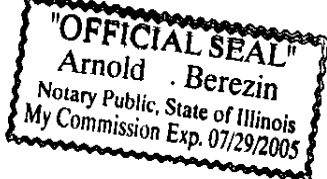
THIS POWER OF ATTORNEY SHALL REMAIN IN EFFECT UNTIL 12/31/02 UNLESS SOONER REVOKED BY ME IN WRITING DELIVERED TO MY AGENT.

DATED: 12/13/02

Margaret M. DeVine
(SIGNATURE OF PRINCIPAL)

STATE OF ILLINOIS COUNTY OF COOK (PRINTED OR TYPED NAME)
SUBSCRIBED AND SWORN TO BEFORE ME THIS DEC 13 DAY OF 2002

NOTARY PUBLIC: [Signature]
MY COMMISSION EXPIRES: 7-29-2001



Prepared By:
Mail TO
Margaret M. DeVine
3937 N. Hermitage
Chicago, IL 60613

BOX 333-CT

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STREET ADDRESS: 3937 NORTH HERMITAGE
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 14-19-206-012-0000

LEGAL DESCRIPTION:

LOT 13 IN BLOCK 1 IN H. C. BUECHNER'S SUBDIVISION OF BLOCK 2 IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, (EXCEPT THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF THE SOUTH EAST 1/4 OF THE NORTHWEST 1/4 AND THE EAST 1/2 OF THE SOUTH EAST 1/4 THEREOF), IN COOK COUNTY, ILLINOIS.

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