THIS DOCUMENT PREPARED BY:

AND AFTER RECORDING MAIL TO:

Joseph T. Fernim, Esq.
Barack Ferrazzano Kirschbaum
Perlman & Nagelberg LLC
333 West Wacker Drive
Suite 2700
Chicago, Illinon 60606

COOK COUNT?

RECORDER

BECORDER

OFFICE

REVIOES VIEW OFFICE

0030031450

POWER OF ATTORNEY

KNOW ALL MEN BY CHESE PRESENTS: I, DEBRA A. CAFARO, have made, constituted and appointed, and do hereby constitute, make and appoint, my husband, TERRANCE K. LIVINGSTON, my true and lawful Attorney for me, in my name and on my behalf to make, execute, amend, modify deliver and/or receive any and all documents of every kind and nature, specifically including all loan documentation prepared by the Northern Trust Bank, related to or in connection with the purchase of the property commonly known as 253 Franklin, Glencoe, Illinois and legally described on the attached Exhibit A (the "Property"), giving and granting unto said Attorney full power and authority to do and perform all acts and things on my behalf, and to execute, deliver and/or receive any and all loan documents and closing statement(s) as may be requisite or necessary in order to consummate the closing of the purchase of the Property with the same force and effect to all intents and purposes as though I were personally present and acting for myself, with full power of substitution and revocation, hereby ratifying and confirming whatsoever said Attorney, or substitutes, shall lawfully do, or cause to be done, by authority hereof.

Unless earlier revoked, this Power of Attorney shall expire on December 20, 2002.

IN WITNESS WHEREOF, I have hereunto set my hand this 6 + h day of December, 2002.

DEBRA A. CAFARO

WITNESS

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STATE OF ILLINOIS) SS **COUNTY OF COOK**

I, the undersigned, a notary public in and for, and residing in the said County, in the State aforesaid, DO HEREBY CERTIFY, that DEBRA A. CAFARO, personally known to me to be the same person whose name is subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Ander 1.

TODO OF COOK COUNTY CLOTH'S OFFICE GIVEN under my hand and notarial seal, this Loth day of December, 2002.

SUSAN M. COLEMAN NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 6-28-2004

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EXHIBIT A

LEGAL DESCRIPTION

THE NORTH 1/2 OF LOT 5 (EXCEPT PART IN RAVINE BLUFF SUBDIVISION) IN BLOCK 3 IN SYLVAN NEWHALL'S SUBDIVISION OF FRACTIONAL SECTION 6, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT RECORDED DECEMBER 8, 1909 AS DOCUMENT 4480847 TO INTY. IN COOK COUNTY, ILLINOIS

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