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Cook County Recorder

24.50



DURABILE POWER OF ATTORNEY

HARPREET SINGH, of 1619 West North Street, Palatine, in the State of Illinois hereby appoint my spouse, MANJ-DT GILL, of 1619 West North Street, Palatine, Illinois, my true and lawful attorney in fact for me and in my name, place and stead, and for my use and benefit:

a) To exercise, do or parform any act, right, power, duty or obligation whatsoever that I now have or may acquire the legal right, power or capacity to exercise, do or perform in connection with, arising out of the refinancing of the mortgage indebtedness with Emigrant Mortgage Company, its successors and/or assigns, of a certain real property commonly known as 1619 West North Street, Palatine, Illinois 60067, and legally described as,

LOT 6 IN ASPEN MEADOWS SUBDIVISION, BEING A RESUBDIVISION IN PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 8 AND PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 3, 2001 AS DOCUMENT NUMBER 001-0702345, IN COOK COUNTY, ILLINOIS.

including the following powers in regard thereto:

b) To sign, endorse, execute, acknowledge, deliver, receive, and possess such applications, HUD-1, closing statements, contracts, agreements, options, covenants, deeds, conveyances, security agreements, mortgages, assigns, insurance policies, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, notes, commercial paper, receipts, with drawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposits of, banks, savings and toan or other institutions or associations, proofs of loss, evidences of debts, releases and satisfaction of mortgages, judgments, liens, security agreements, and other debts and obligations, and such other instruments necessary or proper in the exercise of the rights and powers herein granted and to waive all homestead rights I may have.

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- I grant our attorney in fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary, and proper to be done in the exercise of any of the rights and powers herein granted, hereby ratifying and confirming all that our attorney in fact, shall lawfully do cr cause to be done by virtue of this power of attorney and the rights and powers herein granted.
- This power of attorney may not be affected by my subsequent disability or d) incompetence.
- The rights, powers and authority of our attorney in fact to exercise any and all of the rights and powers herein granted shall commence immediately and shall commence on January 28, 2003 and shall remain in full force and effect until February 3, 2003 or the closing of the refinancing of the mortgage indebtedness with Emigrant Mortgage Company. It's successors and/or assigns, which ever occurs first.

Dated: January 28, 2003

WITNESS the due execution here of this day of

STATE OF ILLINOIS

SS.

COUNTY OF Davidson

The undersigned, a Notary Public in and for the County in the State aforesaid, DOES HEREBY CERTIFY THAT HARPREET SINGH, and Branda Coleman the witness. personally known to me to be the same persons whose name are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary aut, for the uses and purposes therein set forth, including the release and waiver of the light of homestead.

GIVEN under my hand and notarial seal this 20 day of January 2003.

Prepared by: John C. Dax

175 E. Hawthorn Pkwy

Vernon Hills, IL 60061

My commission expires: March 26,2005

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