POWER OF ATTORNEY

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Cook County Recorder

46.50

I, Janice B. Foersterling of Inverness, Illinois appoint Robert L. Foersterling as my agent to exercise the powers described in this instrument in my name and on my behalf.

My agent is authorized to represent my interests at the real estate closing to be held on or around March 24. 2003 in connection with the refinance of real estate located at 167 Tantallon Lane Inverness, Illinois and legally described as follows:

UNIT NO. 117, IN INVERNESS ON THE PONDS TOWNHOME CONDOMINIUM AS DELINEATED ON THE SURVEY OF A PORTION OF THE FOLLOWING DESCRIBED REAL ESTATE:

INVERNESS ON THE PONDS UNIT 2, BEING A SUBDIVISION OF PART OF LOT 11 IN SCHOOL TRUSTEES SUBDIVISION OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 20, 1985 AS DOCUMENT 85198886, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY FIRST ILLINOIS BANK OF WILMETTE, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 15, 1985, AND KNOWN AS IRI ST NO. TWB-0372, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, ON TEBRUARY 13, 1986 AS DOCUMENT NO. 86063691, TOGETHER WITH A PERCENTAGE OF COMMON ELEMENTS AT CIRTENANT TO SAID UNIT AS SET FORTH IN SAID DECALRATION, AS AMENDED FROM TIME TO TIME, WHICH I SECONTAGE SHALL AUTOMATICALLY CHANGE WITH ACCORDANCE WITH AMENDMENTS TO SAID DECLARATION AS SAME ARE FILED OF RECORD, PERSUANT TO SAID DECLARATION AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SUCH AMENDMENTS TO SAID DECLARATION ARE FILED OF RECORD IN THE PERCENTAGE SET FORTH IN SUCH AMENDMENTS TO SAID DECLARATION, WHICH PERCENTAGES SHALL AUTOMATICALL. BE DEEMED TO CONVEYED HEREBY, IN COOK COUNTY, ILLINOIS.

PIN 02/6-359-018-034 My agent is authorized to sign on my behalf mortgage, note and other loan documents from Wells Fargo Home Mortgage, Inc., and such closing statements, settlement statements, title insurance forms and other documents necessary to complete the closing on said property.

This power of attorney shall become effective on or around March 24, 2003 and shall terminate upon the completion of the closing on the property located at 167 Ta Italian Lane Inverness, Illinois as described above. For purposes of this instrument, completion of closing shall occur ouy after all required disbursements have been paid I have executed this agreement on Japige B. Foersterling ent, who accepts appointment as attorney-in-fact as of the date of above

The foregoing instrument was acknowledged by Robert L. Foersterling before me this MARCH

MOTARY PUBLIC STATS OF ILLIEDS COMMISSION EX: 100:10/03/03 MARAMANA TO STATE

Notary Publi

REPORTERLING, 330 E MAIN

Prepared by: WEBLS FM 60 HOME MET. 1110 E. WOODFIEW, NOAD