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I, JOSEPH R. KARBOWSKI, residing at 1771 WEST ALGONQUIN AVENUE, UNIT 3A, MOUNT PROPRECT, FELINOIS, hereby appoint, KSAWERA M. DUNIKOWSKA-KARBOWSKI OF 1771 WEST ALGONQUIN AVENUE, UNIT 3A, MOUNT PROSPECT, ILLINOIS, 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 sale of the premises located in the County of COOK, State of IllINOIS, legally described as follows:

PARCEL 1: UNIT NO. 1771-3A TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN CINNAMON COVE CONDOMINIUM, AS DELINEATED AND DEFINED IN THE RESTATED AND AMENDED DECLARATIONS RECORDED AS DOCUMENT NOS.' 91424352 AND 91518494, FORMERLY KNOWN AS IVY GREEN CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 25498291 AND AMENDED FROM TIME TO TIME, IN LOT 1 (EXCEPT THE NORTH 462.80 FEET OF THE SOUTH 736.42 FEET THEREOF) IN ALGONQUIN-DI MPSTER SUBDIVISION, A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 SECTION 15 AND PART OF THE NORTHEAST 1/4 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS AS CONTAINED IN DECLARATION OF EASEMENTS RECORDED AS DOCUMENT NO. 25498290 AND AS AMENDED FROM TIME TO TIME. 00341897

and commonly known as:

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including but not limited to, making, executing, acknowledging and delivering all contracts, deeds, notes, trust deeds, mortgages, assignments or rents, waivers of homestead rights, affidavits, bill of sale and other instruments, 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 APRIL 31, 2000 unless sooner revoked by me in writing delivered to my agent.

Dated: APRIL 26, 2000

Prepared By Mail To

Michael Tepper 6 7870 N. Lincoln Ave. Skokie IL 60071

STATE OF ILLINOIS COUNTY OF COOK

Notary Public

S.S.

Subscribed and Sworn to before me this 26 day of

"OFFICIAL SEAL"

Marc P. Yurgaitis

Notary Public, State of Illinois

My Commission Expires 4/11/04

4/11/04

My Commission Expires

"OFFICIAL SEAL"