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Eugene "Gene" Moore Fee: \$34.00
Cook County Recorder of Deeds
Date: 06/04/2003 10:49 AM Pg: 1 of 6

TICOR TITLE INSURANCE

113

509945 (EJMNW)

POWER OF ATTORNEY

Legal Description:

Lot 22 in Block 7 in William J. Goudy's Subdivision of that part of the Southeast ¼ of the Southwest ¼ of Section 20, Township 40 North, Range 14, East of the Third Principal Meridian, lying West of the right of way of Chicago Evanston and Lake Superior Railroad, in Cook County, Illinois.

6p

Commonly known as: 1231 W. Henderson; Chicago, IL 60657

Permanent Index No 14-20-323-016-0000

Prepared by:
Timothy J. Crowley
Attorney at Law
1025 W. Ogden Ave.
Lisle, IL 60532
630/964-3366

BOX 15

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

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(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN A POWER IS EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS. UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

POWER OF ATTORNEY made this 9th day of May 2003

1. I, Stephen W. Moscarelli 1231 W. Henderson (month)

Chicago, IL 60657 (insert name and address of principal)

hereby appoint: Raquel M. Moscarelli 1231 W. Henderson
(insert name and address of agent)

Chicago, IL 60657

as my attorney-in-fact (my "agent") to act for me and in my name (in any way I could act in person) with respect to the following powers, as defined in Section 3-4 of the "Statutory Short Form Power of Attorney for Property Law" (including all amendments), but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3 below:

(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF POWERS YOU DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE THE TITLE OF ANY CATEGORY WILL CAUSE THE POWERS DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT. TO STRIKE OUT A CATEGORY YOU MUST DRAW A LINE THROUGH THE TITLE CATEGORY.)

- (a) Real estate transactions
- (b) Financial institution transactions.
- ~~(c) Stock and bond transactions.~~
- (d) Tangible personal property transactions.
- ~~(e) Safe deposit box transactions.~~
- ~~(f) Insurance and annuity transactions.~~

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- ~~(g) Retirement plan transactions.~~
- ~~(h) Social Security, employment and military service benefits.~~
- ~~(i) Tax matters.~~
- ~~(j) Claims and litigation.~~
- ~~(k) Commodity and option transactions.~~
- ~~(l) Business operations.~~
- ~~(m) Borrowing transactions.~~
- ~~(n) Estate transactions.~~
- (o) All other property powers and transactions.

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

2. The powers granted above shall not include the following powers or shall be modified or limited in the following particulars (here you may include any specific limitations you deem appropriate, such as a prohibition or conditions on the sale of particular stock or real estate or special rules on borrowing by the agent):

No limitations

3. In addition to the powers granted above, I grant my agent the following powers (here you may add any other delegable powers including, without limitation, power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants or revoke or amend any trust specifically referred to below):

This power of attorney shall include the right to sign the promissory note, mortgage, mortgage riders, IRS 4506 form, W-9 form and any other bank documents required to complete the loan. In addition, this Power shall include the right to direct the payment of the proceeds and/or funds necessary to complete the closing and to endorse checks on my behalf. This Power of Attorney is limited to the refinance of the property of 1231 W. Henderson Chicago, IL 60657

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL DISCRETIONARY DECISIONS. IF YOU WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)

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4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons whom my agent may select, but such delegation may be amended or revoked by any agent (including any successor) named by me who is acting under this power of attorney at the time of reference.

(YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER THIS POWER OF ATTORNEY. STRIKE OUT THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.)

5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power attorney.

(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE THE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INITIALING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:)

6. () This power of attorney shall become effective on May 15, 2003

(insert a future date or event during your lifetime, such as court determination of your disability, when you want this power to first take effect.)

7. () This power of attorney shall terminate on June 30, 2003

(insert a future date or event, such as court determination of your disability, when you want this power to terminate prior to your death)

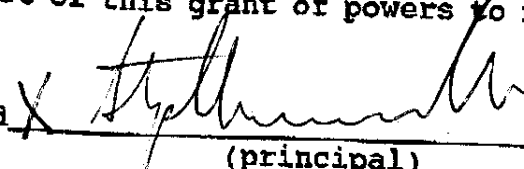
(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) IN THE FOLLOWING PARAGRAPH.)

8. If any agent named by me shall die, become legally disabled, resign or refuse to act, I name the following (each to act alone and successively, in the order named) as successor(s) to such agent: None

11. I am fully informed as to all the contents of this form

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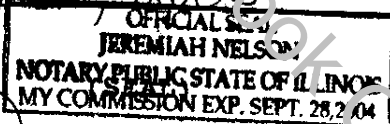
and understand the full import of this grant of powers to my agent.

signed X 
(principal)
Stephen W. Moscarelli

(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM BELOW.)

State of Illinois)
County of Cook) SS.

The undersigned, a notary public in and for the above county and state, certifies that Stephen W. Moscarelli known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth [, and certified to the correctness of the signature(s) of the agent(s)].

Dated: May 21, 2003



Notary Public

Monica Conner
WITNESS

My commission expires Sept. 28, 2004

(THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.)

This document was prepared by:
Timothy J. Crowley, Attorney
1025 W. Ogden Ave. #207
Lisle, IL 60532
630/964-3366

RETURN : Stephen W. Moscarelli
Director, CRC
1231 West Henderson St
Chicago, IL 60657

(4)

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TICOR TITLE INSURANCE COMPANY

ORDER NUMBER: 2000 000509945 OC
STREET ADDRESS: 1231 W. HENDERSON
CITY: CHICAGO **COUNTY:** COOK COUNTY
TAX NUMBER: 14-20-323-016-0000

LEGAL DESCRIPTION:

LOT 22 IN BLOCK 7 IN WILLIAM J. GOUDY'S SUBDIVISION OF THAT PART OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF THE RIGHT OF WAY OF CHICAGO EVANSTON AND LAKE SUPERIOR RAILROAD, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office