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302921



Eugene "Gene" Moore Fee: \$32.00
Cook County Recorder of Deeds
Date: 06/17/2003 01:55 PM Pg: 1 of 5

Property of Cook County Clerk's Office

SPECIFIC POWER OF ATTORNEY

[Space Above This Line For Recording Data]

5
CE

Return To: Lee T. Virtel
15419 127th Street, Suite 100
Lemont, Illinois 60439

Prepared By: Lee T. Virtel
15419 127th Street, Suite 100
Lemont, Illinois 60439

STEWART TITLE OF ILLINOIS
2 NORTH LA SALLE STREET, SUITE 1900
CHICAGO, IL 60602

Case #:

Escrow/Closer #:

Doc ID #:

KNOW ALL MEN BY THESE PRESENTS, that I,
JOSEPH HAYES, a single person, never married.

810 HONEYTREE DR
ROMEONVILLE, IL 60446-4039

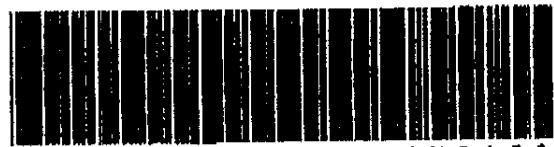
FHA/VA CONV
Specific Power of Attorney
1U015-XX (05/01)(d)

Page 1 of 4

Initials



* 2 3 9 9 1 *



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22-29-416-022

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herewith nominate, constitute and appoint

Lee T. Virtel

my true and lawful attorney-in-fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

Lot 5 in Block 2 in Unit Number 2, Glenys Downs Subdivision being a Subdivision of part of the Southeast 1/4 of the Southeast 1/4 of Section 29, Township 37 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N. 22-29-416-022

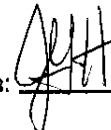
whose address is
415 GLENYS DRIVE
LEMONT, IL 60439

and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

FHA/VA/CONV
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1U015-XX (05/01)

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This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to
OCTOBER 22, 2003, shall be revoked.

FHAVA/CONV
Specific Power of Attorney
1U015-XX (05/01)

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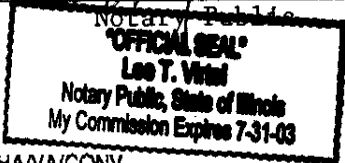
Signed this FIFTH day of JUNE 2003

X Joseph G. Hayes
[Principal Signature]

WARNING: THIS FORM MUST BE NOTARIZED

Subscribed and Sworn to before me
this 5th day of June, 2003.

Leo T. Virdi



FHANA/CONV
Specific Power of Attorney
1U015-XX (05/01)

JBH

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STEWART TITLE

GUARANTY COMPANY
HEREIN CALLED THE COMPANY

ALTA COMMITMENT
Schedule A - Legal Description
File Number: TM105370
Assoc. File No: 302921*

COMMITMENT - LEGAL DESCRIPTION

LOT 5 IN BLOCK 2 IN UNIT NUMBER 2, GLENYS DOWNS SUBDIVISION BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECITON 29, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN# : 22-29-416-022

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**STEWART TITLE GUARANTY
COMPANY**