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TICOR TITLE INSURANCE

BOX 15

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POWER OF ATTORNEY

PREPARED BY:

JONATHAN M AVEN  
180 N MICHIGAN AVE  
SUITE 2105  
CHICAGO, IL 60601

MAIL TO:

HOLLY UTTER  
2038 N 77<sup>TH</sup> CT  
ELMWOOD PARK, IL 60707

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## POWER OF ATTORNEY FOR PROPERTY

THIS POWER OF ATTORNEY made this 30 day of May, 2003.

I, HOLLY UTTER hereby appoint COREY KESSLER, 2038 N. 77<sup>TH</sup> CT., ELMWOOD PARK, IL (name and address of agent)

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 the laws of the State of Illinois, 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 OF THAT CATEGORY.)

- |  |   |
|--|---|
| <del>(a) Real estate transactions</del>                                  | <del>(i) Tax matters</del>                                |
| <del>(b) Financial institution transactions</del>                        | <del>(j) Claims and litigation</del>                      |
| <del>(c) Stock and bond transactions</del>                               | <del>(k) Commodity transactions</del>                     |
| <del>(d) Tangible personal property transactions</del>                   | <del>(l) Business operations</del>                        |
| <del>(e) Safe deposit box transactions</del>                             | <del>(m) Borrowing transactions</del>                     |
| <del>(f) Insurance and annuity transactions</del>                        | <del>(n) Estate transactions</del>                        |
| <del>(g) Retirement plan transactions</del>                              | <del>(o) All other property powers and transactions</del> |
| <del>(h) Social Security, employment and military service benefits</del> |   |

(LIMITATIONS ON AND ADDITIONS TO THE AGENTS 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 EXCEPTIONS

3. In addition to the powers granted above, I grant my agent the following powers (here you may add 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):

NO ADDITIONAL POWERS

(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, OTHER WISE IT SHOULD BE STRUCK OUT.)

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 TO SERVICES AS AGENT)

5. My agent shall be entitled to reasonable compensation for services rendered as agent under this Power of 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 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. ( X ) This Power of Attorney shall become effective upon execution. (insert future date or event in your lifetime when you want this power to take effect)

EXCISE TITLE INSURANCE

BOX 15

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7. ( X ) This Power of Attorney shall terminate on UPON COMPLETION OF CLOSINGS OF REAL ESTATE TRANSACTIONS REGARDING REFINANCE OF 2038 N. 77<sup>TH</sup> CT ELMWOOD PARK,IL  
(insert future date or event 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) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH.)

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

For purposes of this paragraph 8, a person shall be considered to be incompetent if and while the person is a minor or an adjudicated incompetent or disabled person or the person is unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician.

(IF YOU WISH TO NAME YOUR AGENT AS GUARDIAN OF YOUR ESTATE, IN THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY RETAINING THE FOLLOWING PARAGRAPH, THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS AND WELFARE. STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.)

9. If a guardian of my estate (property) is to be appointed, I nominate the agent acting under this power of attorney as such guardian, to serve without bond or security.

10. I am fully informed as to all the contents of this form and understand the full import of this grant of powers to my agent.

Signed: [Signature]  
HOLLY KESSLER Principal

(YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.)

Specimen signatures of agent(successors)

I certify that the signatures of my agent/successors are correct.

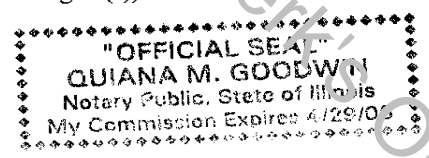
\_\_\_\_\_  
(agent)  
\_\_\_\_\_  
(successor agent)

\_\_\_\_\_  
(principal)  
\_\_\_\_\_  
(principal)

STATE OF ILLINOIS )  
 ) ss.  
COUNTY OF COOK )

**HOLLY, COREY KESSLER** known to me to be the same person whose name is subscribed as principal to the foregoing Power of Attorney, appeared before me and the additional witness 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 certifies to the correctness of the signature(s) of the agent(s)).

Dated: June 2, 2003  
[Signature]  
Notary Public



The undersigned witness certifies that **HOLLY KESSLER** known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the notary public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe him or her to be of sound mind and memory.

Dated:  
[Signature]  
Witness

This document was prepared by: JONATHAN M. AVEN, 180 N. MICHIGAN AVE., SUITE 2105, CHICAGO, IL 60601

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## TICOR TITLE INSURANCE COMPANY

**ORDER NUMBER:** 2000 000518126 CH

**STREET ADDRESS:** 2038 N. 77TH CT.

**CITY:** ELMWOOD PARK

**COUNTY:** COOK COUNTY

**TAX NUMBER:** 12-36-112-054-0000

**LEGAL DESCRIPTION:**

THE NORTH 45 FEET OF LOT 2 (EXCEPT THE WEST 8 FEET DEDICATED FOR ALLEY) IN BLOCK 8 IN MILLS AND SONS' GREEN FIELDS SUBDIVISION IN SECTION 36, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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