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Doc#: 0326135010
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 09/18/2003 07:16 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
Mortgage Bancorp Services
800 E. Northwest Hwy #100
Palatine, IL 60067

LOAN #:

ESCROW/CLOSING #:

CASE #:

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Terese A. Ross,
herewith nominate, constitute and appoint Kenneth P. Ross, 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:

SEE LEGAL DESCRIPTION
(attached)

whose address is: 1015 Forest Avenue, Wilmette, IL 60091 and to
endorse, sign, seal, execute and deliver any and all mortgage,
Deeds of Trust, Deeds 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/CONV
2C0161US

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INITIALS TR

OTI PETERSON 8143580 CND 185

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BOX 383-07

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I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estates Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purpose and if not exercised prior to **September 05, 2003** shall be revoked.

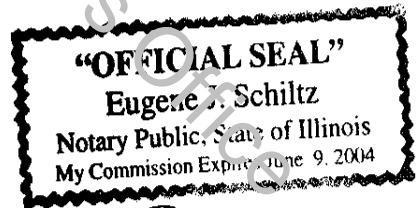
Terese A Ross Principal

ACKNOWLEDGMENT

State of Illinois)
County of Cook)

On August 4, 2003, before me, the undersigned, a Notary Public in and for said County and State personally appeared Terese A Ross personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument as the principal(s) and acknowledged to me that said principal(s) executed it.

Witness My Hand and Official Seal



Notary Public in and for said County and State

My Commissions expires June 9, 2004

Eugene J. Schiltz
INITIALS ES

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The undersigned witness certifies that Terese A. Ross 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 his or her to be of sound mind and memory.

Dated: 8/4/03

[Signature]
Witness

FHA/CONV
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Notary Public for Cook County Clerk's Office

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STREET ADDRESS: 1015 FOREST AVENUE
CITY: WILMETTE COUNTY: COOK
TAX NUMBER: 05-27-322-001-0000

LEGAL DESCRIPTION:

LOTS 5, 6, AND THE WEST 1/2 OF LOT 4 (EXCEPT A PIECE OF LAND DESCRIBED AS FOLLOWS:
COMMENCING AT THE SOUTHWEST CORNER OF LOT 6 AND RUNNING ALONG THE NORTHEASTERLY 86 FEET
ON WILMETTE AVENUE; THENCE IN A SOUTHEASTERLY DIRECTION TO A POINT IN LOT 4 LOCATED 28
1/2 FEET WEST OF THE EASTERLY LINE OF SAID LOT AND 50 FEET NORTH OF THE CENTER OF THE
SOUTHERLY LINE OF SAID LOT 4; THENCE SOUTH ON SAID LINE 50 FEET TO A POINT IN THE
SOUTHERLY LINE OF SAID LOT 4, LOCATED 28 1/2 FEET WEST OF THE EASTERLY LINE OF SAID LOT
4; THENCE WESTERLY 158 1/2 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING) IN SUB BLOCK
10 IN GREENLEAF'S RESUBDIVISION OF LOTS 29 TO 34 INCLUSIVE, IN THE VILLAGE OF WILMETTE,
BEING IN TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

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