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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY DURABLE POWER OF ATTORNEY

(The place above for Recorders use only)

Legal Description: See attached Legal Description

This Power of Attorney is being created for the purpose of refinancing the property located at:

Street Addr ss. 845 W Ainslie Street #3W City Chicago, U. 60640

Permanent tax index #.

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14-08-417-055-1006

(The above can be deleted it real estate not subject to the Power of Attorney.)

Ø327293343

Doc#: 0327233343

Eugene "Gene" Moore Fee: \$58.00

Cook County Recorder of Deeds

Date: 09/29/2003 11:30 AM Pg: 1 of 5

(NOTICE: THE PURPOSE C: THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO FANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY KEAL 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 POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS A AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT NOT ACTING PROPERLY. YOU MAY NAME SUCCESSORAGENTS UNDER THIS FORM BUT NOT AS CO-AGNETS. 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 Y DUIL LIFETIME, EVEN AFTER YOU BECOME DISABLED, THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STARUTORY SHORT FORM POWER OF ATTORNEY FOR PROFFATY LAW" OF WHICK 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 IT'S FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

POWER OF ATTORNEY made this day of Aug 1003 (same day as Effective Date) (month) (year)

I, Melissa A. Bradford

(insert name and address of Principal (person needing the POA))

hereby appoint: Michael A. Klug

(insert name and address of Agent (person who will be signing on behalf of I r actual))

as my attorney-in-fact (my "agent") to act for me 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 specific powers inserted in paragraph 2 or 3 below:

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(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.)

- (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.
- (g) Retirement plan transactions.
- (h) Social Security, employment and military service benefits.
- Tax matters.
- (j) Claims and litigation.
- (k) Commodity and option transactions.
- (1) Proinces transactions.
- (m) Borrowing transactions.
- (n) Estate Largactions.
- (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 SPECIFICIALLY 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 read include any specific limitations you deem appropriate, such as prohibition or conditions on the sale of particular stock or real estate or special rules on borrowing by the agent):	
	Not Applicable	
3.	In addition to the powers granted above, I grant my ager 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 recoke or amend any trust specifically referred to below):	
	Not Applicable	
	3,	

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO EMPLOY EXERCISE 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.)

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 SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION AS AGENT.)

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

07/25/2003 09:34 FAX 773 290 0566 GUARANTEED RATE CO

(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOKATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL GOVERNOON.

LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INITIALIZING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:)
6. (XX) This power of attorney shall become effective on
8-11-03
(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. (XX) This power of attorney shall terminate on
8-13-63
(insert a date of event, such as a court determination of your disability, when you want this power to terminate prior to your death)
(IF YOU WISH TO NAME STUCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH.)
8. If any agent named by one 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:
Not Applicable
For purposes of this paragraph 8, a person shall be of insidered to be incompetent if and while the person is a minor of an adjudicated incompetent of disabled person of the person 5 unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician. (ID YOU WISH TO NAME YOUR AGENT AS GUARDIAN OF YOUR ESTATE, IN THE EVENT A COURT DECIDED THAT O'LF SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY RETAINING THE FOLLOWING PAR. GRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR BUST INTERESTS AND WELFARE. STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.)
 If a guardian of my estate (my property) is to be appointed, I cominate 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 import of this grant of powers to my agent. Signed: XX
(principal)
(YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION OF POSITE THE SIGNATURES OF THE AGENTS.)
Specimen signatures of agents (and successors) I certify that the signatures of my agent
XX Molega (and successors are correct) XX Molega (b) Sadko of
(agent) (principal)
XXXX
(successor agent) (principal)

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Wimes	s: Printed Name	
(THIS	POWER OF ATTORNEY WILL NOT BE EFFECT	IVE UNLESS IT IS NOTORIZED, USING THE FORM BELOW.)
	of Illinois)	
County	y of COOK) ss.	
Princip acknow	personally in pal to the for going Power of Attorney, appeare vledged signing and delivering the instrument are therein set for the	County in the State of aforesaid, Do Hereby Certify that own to me to be the same person whose name is subscribed as d before me, and the additional witness, this day in person, and as the free and voluntary act of the principal, for the uses and
	***************************************	Notary Signature
	OFFICIAL SEAL	10/22/05
	MY COMMISSION EXPIRES 10-22-23-3	Commission Expires
Th.	***************************************	County Clark's Office
Prepare Name:	d by and when Recorded mail to:	0/
Street A	Address:	7)×,
City, St	, Zip:	C
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STREET ADDRESS: 845 WEST AINSLIE STREET,

COUNTY: COOK CITY: CHICAGO

TAX NUMBER: 14-08-417-055-1006

LEGAL DESCRIPTION:

UNIT 3W IN AINSLIE SIGNATURE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

THE EAST 16 FEET OF LOT 13, ALL OF LOT 14 AND THE WEST 3 FEET OF LOT 15 IN VON PLATEN'S RESUBDIVISION OF LOTS 5 TO 18, INCLUSIVE, OF CASTLEWOOD, A SUBDIVISION OF THAT PART OF LOT 4 OF FUSSEY AND FERNIMORE'S SUBDIVISION OF THE SOUTHEAST FRACTIONAL 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE CENTER LINE OF SHERIDAN ROAD AND NORTH OF THE SOUTH 5.20 CHAINS OF SAID SECTION 8, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT TER STOODERTH OF COOK COUNTY CLERK'S OFFICE 96210508, TOGETHER WITH ITS UNDIVIDED PERCENTATE INTEREST IN THE COMMON ELEMENT, IN COOK COUNTY, ILLINOIS