

UNOFFICIAL COPY



Doc#: 0403442054
Eugene "Gene" Moore Fee: \$46.00
Cook County Recorder of Deeds
Date: 02/03/2004 08:20 AM Pg: 1 of 2

Conventional Adjustable Rate Loan - Refinance LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, Robert Zeman III, have made, constituted and appointed, and by these presents do make, constitute and appoint Christin Zeman whose address is 513 Warren Park Ridge, IL 60068 to be my true and lawful attorney, GIVING AND GRANTING unto my said attorney full power to do all acts and things necessary and proper to complete the refinance of the mortgage loan currently secured by the property located at Lot 35, Block _____, Section E 1/2 34, Part _____, Plat of _____ also known as _____ (the "Property") including, without limitation, the following:

SEE ATTACHED

- To enter into a mortgage loan (the "Loan") to be secured by a first deed of trust on the Property and having the following terms:
 - Lender: Chevy Chase Bank, its successors and/or assigns, as their interests may appear.
 - Purpose of Refinance: Interest Rate Reduction: _____ Cashout: X
 - Loan Amount: \$ 490,000.00
 - Term: 30 months
 - Initial interest rate not to exceed: 1.25 %
 - Rate to adjust after the 1 month and every 12 months thereafter.
 - Rate adjustment based on the following Index: LIBOR, plus a margin of 2.20%; per-adjustment cap of 1.5 %; and maximum lifetime rate of 19.9 %
 - Initial Principal and Interest Payment not to exceed: \$ 1652.93
- To execute, acknowledge and deliver the deed of trust, note, settlement statement, disclosure statement(s), any forms required by the Lender to complete the transaction, and any and all other documents, instruments or forms reasonably required by Lender in connection with the Loan.

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I hereby authorize my said attorney to perform, and I hereby fully ratify, any and all necessary acts done by my attorney in the execution of the aforesaid authorization with the same validity as I could effect if personally present. Any act or thing lawfully done hereunder for my said attorney shall be binding upon myself and my heirs, legal and personal representative and assigns.

All business transacted hereunder for me or my account shall be transacted in my name, and all endorsements and instructions executed by my said attorney for the purpose of carrying out the foregoing power(s) shall contain my name, followed by the signature of my said attorney and the designation "attorney-in-fact."

This Limited power of Attorney shall not terminate upon my subsequent disability. No one seeking to rely upon this power of attorney shall be bound by any termination or revocation hereof until actual notice of same has been received, except that, unless sooner revoked or terminated by me, this Limited Power of Attorney shall be null and void on and after 11-26-03

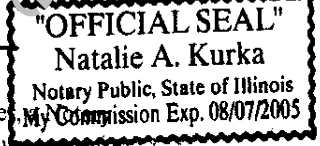
IN WITNESS WHEREOF, I have hereunto set my hand this 19 day of November, 2003.

Robert Zeman III
Signature
Robert Zeman III
Printed Name

Kimberly A. Mendicino
Witness
Natalie A. Kurka
Notary Public
As Witness my hand and Notarial Seal
11/20/03

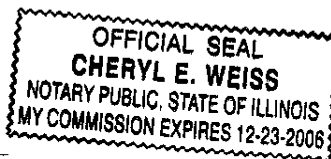
STATE OF IL COUNTY OF COOK TO WIT:

I HEREBY CERTIFY that on this 19 day of November, 2003, before me, the subscriber, Public in and of said jurisdiction, personally appeared ROBERT ZEMAN III, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and who acknowledged that he/she executed the same for the purposes therein contained.



AS WITNESS my hand and Notarial Seal.

Cheryl E. Weiss
Notary Public



My Commission Expires: 12/23/2006

BOX 333-CT

UNOFFICIAL COPY**CHICAGO TITLE INSURANCE COMPANY**

ORDER NUMBER: 1401 008178862 F1
 STREET ADDRESS: 513 SOUTH WARREN
 CITY: PARK RIDGE COUNTY: COOK
 TAX NUMBER: 09-34-220-008-0000

LEGAL DESCRIPTION:

LOT 35 IN ELLE PLAINE HIGHLANDS BEING A SUBDIVISION IN THE EAST 1/2 OF SECTION 34, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF RECORDED JUNE 4, 1928 AS DOCUMENT 10043549 IN COOK COUNTY, ILLINOIS

prepared by:

Robert I. Zemanott

513 South Warren

Park Ridge IL 60068

mail to:

every Chase Bank
 Document @ Control Dept.

7501 Wisconsin Ave

Bethesda MD.

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