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National City®

SPECIFIC DURABLE POWER OF ATTORNEY

H24032399 20F3 CTIC
24068817

Date: 6/3/04

Borrower (Principal):

Laly Thomas

Borrower's Residence Address:

8824 N. Kilpatrick
Skokie, IL 60076

Attorney-in-Fact (Agent):

Thomas J. Mathai

Attorney-in-Fact's Mailing Address:

5144 Sheffield Ct
Skokie, IL 60077

Effective Date:

June 10, 2004

Termination Date:

July 8, 2004

Property Address:

9132 Lacombe Ave
Skokie, IL 60076

Legal Address:



Doc#: 0419735057

Eugene "Gene" Moore Fee: \$46.00

Cook County Recorder of Deeds

Date: 07/15/2004 08:36 AM Pg: 1 of 2

This Power of Attorney grants the following powers with respect to the property described above:

1. To sign, and/or execute all documents necessary to the consummation of the purchase of, or the refinancing of, the existing liens (if any) on, the above referenced property, including, but not limited to, the execution of promissory notes, mortgages, deeds of trust, settlement statements, affidavits, disclaimers, truth-in-lending disclosures, good faith estimates of closing costs, and any and all other documents which might be required by any lender, title company or mortgage insurance company in connection with such purchase or refinancing;
2. To approve settlement statements, authorizing disbursements by the closing agent;
3. To do every act and sign every document necessary or appropriate to convey the property and otherwise accomplish the powers granted by this Power of Attorney, including, but not limited to, signing a Notice of Intention NOT to cancel after a three-day right of rescission for a refinance transaction.

Principal appoints Attorney-in-Fact named above to act for Principal in accordance with the power granted in connection with the Property, and Principal ratifies all acts done by Attorney-in-Fact pursuant to this appointment. Attorney-in-Fact's authority hereunder shall begin on the Effective Date stated above and shall end on the Termination Date, unless revoked earlier by Principal's written statement of revocation recorded in the Office of the County Clerk in the county where the property is situated and in such other county as may be required by law.

THIS POWER OF ATTORNEY SHALL NOT TERMINATE ON DISABILITY OF THE PRINCIPAL

Principal further represents to all such third parties that they may recognize the authority of Attorney-in-Fact and may transact with Attorney-in-Fact in the same manner and to the same extent as they would transact with Principal.

WITNESSES:

Rajiv V. Chao

9581 Dec Road #1D

THE STATE OF:

Des Plaines, IL 60016

COUNTY OF:

The foregoing Power of Attorney was acknowledged before me on the 3rd day of June

2004, by

Mathai Samkutty

the "Principal".

Mathai Samkutty
Notary Public

ILLINOIS

State Of

THE STATE OF: IL

COUNTY OF: Cook



BOX 333-CTI

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1408 H24032399 HE

STREET ADDRESS: 9132 LACROSSE

CITY: SKOKIE

COUNTY: COOK

TAX NUMBER: 10-16-407-040-0000

LEGAL DESCRIPTION:

LOT 24 (EXCEPT THE NORTH 22 FEET) AND ALL OF LOT 23 ALSO LOT 22 (EXCEPT THE SOUTH 18 FEET) IN BLOCK 2 IN THIRD ADDITION TO "THE BRONX", A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF SECTION 16, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, REFERENCE BEING HAD TO A PLAT REGISTERED AS DOCUMENT NUMBER 270533, ALL IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office