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MAIL TO:

FIRST RESIDENTIAL MORTGAGE

9721 ORMSBY STATION RD.

SUITE 105

LOUISVILLE, KY 40223



Doc#: 0428116067

Eugene "Gene" Moore Fee: \$28.50

Cook County Recorder of Deeds

Date: 10/07/2004 10:48 AM Pg: 1 of 3

Limited Power of Attorney

204090215

I, **Efrain Rios**, of 4729 South Kilpatrick, Chicago, Illinois 60632, do hereby make, constitute and appoint my wife, **Mary D. Cruz** of 4729 South Kilpatrick, Chicago, Illinois 60632, my true and lawful attorney, for me in my name, to refinance the property located at 4729 South Kilpatrick, Chicago, Illinois 60632 and more specifically described as follows:

The following described real estate situated in the County of Cook in the State of Illinois, to wit:

Lot 2 in Satcher's Resubdivision of Lots 21 to 24 inclusive in Block 3 in Frederick H. Bartlett's Centerfield, of the West 1/2 of the North West 1/4 of Section 10, Township 38 North, Range 13 East of the Third Principal Meridian, (except the East 158 feet thereof) in Cook County, Illinois.

BEING the same property conveyed to **Mary D. Cruz** and **Efrain Rios**, as husband and wife, by Warranty Deed dated July 12, 2000, of record in Document No. 00575525, in the Office of the Recorder of Cook County, Illinois.

Being the same property commonly known as: 4729 South Kilpatrick, Chicago IL 60632
Tax ID No.: 19-10-102-030-0000

Said refinance shall be limited to a mortgage from First Residential Mortgage Network, Inc., its successors and/or assigns, in the amount of or not to exceed \$223,000.00.

More specifically, my said attorney-in-fact is hereby granted the power to execute, acknowledge and deliver in my name any instruments, including but not limited to a Mortgage, Deed of Conveyance, that may be required to refinance said property or any part thereof or interest therein, and also sign closing statements, HUD-1 statements, contracts, or other such documents and in manners to act for me in the refinance involving such property.

This Limited Power of Attorney shall not be affected by the subsequent disability or incapacity of the principal and shall remain in effect for **thirty (30)** days following the execution of this agreement.

Executed as a sealed instrument this 22nd day of September, 2004.

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Efrain Rios

Efrain Rios

STATE OF ILLINOIS

COUNTY OF COOK

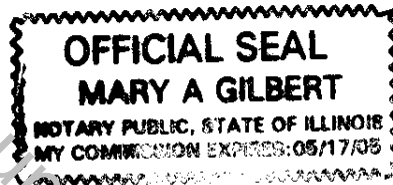
The foregoing instrument was acknowledged before me this 22nd day of September, 2004, by Efrain Rios.

Mary A. Gilbert

Notary Public *Mary A. Gilbert*

My commission expires:

File No. 204090215



793-254-5165

Property of Cook County Clerk's Office

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Exhibit "A"

File Number: 204090215

The following described real estate situated in the County of Cook in the State of Illinois, to wit:

Lot 2 in Satcher's Resubdivision of Lots 21 to 24 inclusive in Block 3 in Frederick H. Bartlett's Centerfield, of the West ½ of the North West ¼ of Section 10, Township 38 North, Range 13 East of the Third Principal Meridian, (except the East 158 feet thereof) in Cook County, Illinois.

BEING the same property conveyed to Mary D. Cruz and Efrain Rios, as husband and wife, by Warranty Deed dated July 12, 2000, of record in Document No. 00575525, in the Office of the Recorder of Cook County, Illinois.

Being the same property commonly known as: 4729 South Kilpatrick Avenue, Chicago IL 60632

Tax ID No.: 19-10-102-030-0000