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FIRST AMERICAN

File # 1518790 *1013*

POWER OF ATTORNEY

Doc#: 0502105294
Eugene "Gene" Moore Fee: \$46.00
Cook County Recorder of Deeds
Date: 01/21/2005 12:37 PM Pg: 1 of 2

State of Illinois
County of Cook

I, Suzanne R. Richard, of 634 Sheridan Road, Evanston, IL 60202 hereby appoint, Robert K. Richard, of 634 Sheridan Road, Evanston, IL, 60202, to be my true and lawful attorney in fact (my "Attorney") for me and in my name, to do all things necessary with respect to the refinance of the property situated at 634 Sheridan Road, Evanston, Cook County, IL 60202 ("Premises") with **SLM Financial Corp** ("Lender"), and also, in order to effectuate said refinance, to do all things necessary to obtain a mortgage loan, including, without limitation, the right to execute, acknowledge and deliver any and all documents prior to and at the closing, including notes, mortgages, disclosures statements, settlement statements, compliance agreement and/or any other such documents in any way related to said purchase transaction.

I hereby certify to my Attorney the following with the intention that my attorney shall rely upon these representations in exercising the powers herein conferred:

- a. The premises will be my/our principal residence;
- b. None of the closing costs, fees or other charges related to this transaction have been or will be paid with borrowed money; and
- c. I have been notified of the requirements of the Illinois Lead Paint Law, and I will comply with the terms thereof.

This Power of Attorney shall not be affected by my subsequent disability or incapacity.

Suzanne R. Richard
Suzanne R. Richard

EXECUTED as a sealed instrument this _____ day of January 2005.

STATE OF ILLINOIS

,ss

January _____, 2005

On this 6th day of January, 2004, before me the undersigned notary public, personally appeared Suzanne R. Richard and proved to me through satisfactory evidence of identification, which were **Illinois licenses** to be the person whose name is signed on the preceding or attached document, and acknowledged to me that she signed it voluntarily for its stated purpose.

Prepared By *AWB*
Return to:
Robert K. Richard
634 Sheridan Rd
Evanston, IL 60002

Joan P. Stanek
Notary Public
My Commission Expires:
State of Illinois



P (2) AE

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LEGAL DESCRIPTION - EXHIBIT A

Legal Description: LOT 19 AND 20 IN BLOCK 6 IN KEDZIE AND KEENEY'S ADDITION TO EVANSTON, IN THE SOUTHEAST QUARTER OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: 11-19-411-036-0000 Vol. 0059

Property Address: 634 Sheridan Road, Evanston, Illinois 60202

Property of Cook County Clerk's Office