

UNOFFICIAL COPY



Doc#: 0518642151
Eugene "Gene" Moore Fee: \$48.00
Cook County Recorder of Deeds
Date: 07/05/2005 08:40 AM Pg: 1 of 2

NO
ABS

10F 2

SONSON

LND

CTC # 8272719

LIMITED POWER OF ATTORNEY

I, Dawn M. Smith
RESIDING AT 42872 Montello Drive Lake Elizabeth, CA 93532
HEREBY APPOINT Diane M. Smith
RESIDENT OF 745 South Independence Blvd, #2N Chicago, IL 60624

AS MY ATTORNEY-IN-FACT (MY "AGENT") TO ACT FOR ME AND IN MY NAME (IN ANY WAY I COULD ACT IN PERSON) IN ALL RESPECTS REQUISITE OR PROPER TO EFFECTUATE THE REFINANCE OF THE PREMISES LOCATED IN THE COUNTY OF Cook STATE OF ILLINOIS, LEGALLY DESCRIBED AS FOLLOWS:

SEE ATTACHED

AND COMMONLY KNOWN AS: 3243 West Hirsch
P.I.N. 16-02-219-007-0000

INCLUDING, BUT NOT LIMITED TO, MAKING, EXECUTING, ACKNOWLEDGING AND DELIVERING ALL CONTRACTS, DEEDS, NOTES, TRUST DEEDS, MORTGAGES, ASSIGNMENTS OF RENTS, WAIVERS OF HOMESTEAD RIGHTS, AFFIDAVITS, BILLS OF SALE AND OTHER INSTRUMENTS, INCLUDING SPECIALLY A NOTE AND MORTGAGE CREATING A LIEN ON THE PREMISES TO SECURE SUCH NOTE IN FAVOR OF JPMORGAN CHASE BANK, N.A., AND ENDORSING AND NEGOTIATING CHECKS AND BILLS OF EXCHANGE, AND I HEREBY RATIFY AND CONFIRM ALL SUCH ACTS OF MY AGENT.

THIS POWER OF ATTORNEY SHALL REMAIN IN EFFECT UNTIL August 31, 2005 UNLESS SOONER REVOKED BY ME IN WRITING DELIVERED TO MY AGENT.

DATED: June 3, 2005

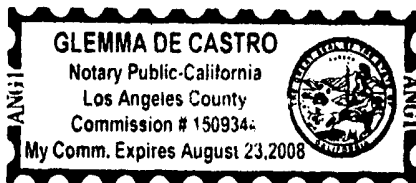
Dawn M. Smith
(SIGNATURE OF PRINCIPAL)

Dawn M. Smith
(PRINTED OR TYPED NAME)

STATE OF California
COUNTY OF Los Angeles

SUBSCRIBE AND SWORN TO BEFORE ME THIS 3rd DAY OF June, 2005

NOTARY PUBLIC: Gemma de Castro
MY COMMISSION EXPIRES: August 23, 2008



UNOFFICIAL COPY

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, the following described property located in the

COUNTY [Type of Recording Jurisdiction]
of COOK [Name of Recording Jurisdiction]:

LOT 33 IN BLOCK 1 IN WEAGE, EBERHARDT AND BARTLETT'S SUBDIVISION
OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 2, TOWNSHIP
39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN
COOK COUNTY, ILLINOIS.

Parcel ID Number: 16-02-219-007-0000 which currently has the address of
3243 W HIRSCH ST [Street]
CHICAGO [City], Illinois 60651 [Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.
Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.