POWER OF ATTORNEY, made this 26th day of May , 2005. The undersigned, ZOLA M. EDWARDS, now known as ZOLA M. KEMP, the owner of the following-described property:

LOT 1 AND THE NORTH 10 FEET OF LOT 2 AND THE SOUTH 7 FEET OF THE NORTH 17 FEET OF LOT 2 IN BLOCK 2 IN CROISSANT PARK MARKHAM FIRST ADDITION, BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 19, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 29-19-412-070-0000, and commonly known as 16405 Wood Street, Markham, Illinois 60426, hereby authorizes LAVON TALBERT, to execute any and all documents pertaining to the refinance of the above-described property, specifically including, and not limited to, a mortgage with Countrywide Mortgage Inc. identified as Loan No. 102192003.

Doc#: 0534746044 Fee: \$46.00 Eugene "Gene" Monta RHSP Fee:\$10.00

Cook County Recurder of Deeds Date: 12/13/2005 01: 0 PNI Pg: 1 of 1

Zola M. Edwards n/k/a Zola M. Kemp

SS No. 108-22-2336

(THIS POWER OF ATTORNLY WILL NOT BE EFFECTIVE UNLESS IT NOTARIZED AND SIGNED BY AT LEAST ONE ADDITIONAL WITNESS, USING THE FORM BELOW.) (Italicized portion added by P.A. 91-790.)

State of

ILLINOIS

SS.

County of

The undersigned, a notary public in and for the above county and state, certifies that ZOLA M. EDWARDS, n/k/a ZOLA M. KEMP, known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the additional witness in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth (, and certified to the correctness of the signature(s) of the agent(s). (Italicized portion added by P.A. 91-790.)

Dated: May 26 2005 "OFFICIAL SEAL" Patricia Deckinga Notary Public, State of Illinois My Commission Expires 4/27/2008 055555555555555

The undersigned witness certifies that ZOLA M. EDWARDS, n/k/a ZOLA M. KEMP, known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the notary public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe her to be of sound mind and memory.

Dated: May 26. 2005

ANGELO A. CIAMBRONE