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Doc#: 0606735397 Fee: \$28.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/08/2006 11:39 AM Pg: 1 of 3

GLL101976 J 1 of 3

(Space Above This Line For Recording Data)

PREPARED BY AND

After recording return to:

Prepared by:

COUNTRY WIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
PO BOX 10423  
VAN NUYS, CA 91410-0423

LOAN NO. 121160927

**SPECIFIC DURABLE POWER OF ATTORNEY**

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

3

I, Frank Leung, whose address is 12 Hibbard Road Winnetka IL 60093, appoint Wenming Leung, whose address is 12 Hibbard Road Winnetka, IL 60093, as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

**1. PROPERTY**

The Property is described as: See Attached

and has an address of 985 Ash Winnetka IL 60093

**2. AGENT'S AUTHORITY**

(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

- Purchase the Property
- ~~Refinance to pay off existing liens on the Property~~
- ~~Construct a new dwelling on the Property~~
- ~~Improve, alter or repair the Property~~
- ~~Withdraw cash equity from the Property~~
- ~~Establish a line of credit with the equity in the Property~~

**3. SPECIAL INSTRUCTIONS**

VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the

BOX 333-CT1

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price of the Property is \$ 790,000.00 ; (3) the amount of the loan to be secured by the Property is \$ 553,000.00 ; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

**FHA Loan:** I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

**Conventional Loan:** My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

#### 4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

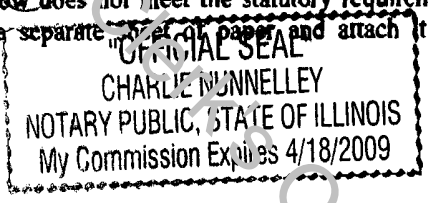
I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

Signed on 12/5/05

[Signature]  
Signature of Principal **Frank Leung**

**ATTENTION NOTARY PUBLIC:** If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF IL  
COUNTY OF Cook



Before me, on this day personally appeared Frank Leung known to me (or proved to me on the oath of Drivers License or through Drivers License) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and consideration therein expressed.

[Signature]  
Notary Public

**WARNING TO AGENT:** THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

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## CHICAGO TITLE INSURANCE COMPANY

**ORDER NUMBER:** 1401 GL6101976 SNA  
**STREET ADDRESS:** 985 ASH STREET  
**CITY:** WINNETKA                      **COUNTY:** COOK  
**TAX NUMBER:** 05-20-219-019-0000

**LEGAL DESCRIPTION:**

THE NORTH 10 FEET OF LOT 9 AND THE NORTH 10 FEET OF LOT 10 AND ALL OF LOT 11 IN BLOCK 10 IN PROVIDENT MUTUAL LAND ASSOCIATION, SUBDIVISION OF BLOCKS 7, 8, 9, 10, 11, 12, 28, 29, 30, 31, 32, 33, 54, 55, 56, 57, 58 AND 59 IN VILLAGE OF WINNETKA, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office