UNOFFICIALURA CE QUER Y ATTORNEY

Date: 08/16/2006 08:40 AM Pg: 1 of 2 Principal (borrower): Donna L. Date: 07/13/2006 Panozzo 1855 Wilson Place, Arlington Heights, IL Principal's Residence Address: cook (Including County) Attorney-in-Fact: (Agent) Joseph R. Indovina 1855 Wilson Place, Arlington Heights, Attorney-in-Fact's Mailing Address: cook (Including County) Effective Date: 07/13/2006 Termination Date: 07/31/2006 Legal Description of Property: See Attached 430 N. Wilke Road, Unit 101, Palatine, Property Address: Check One: Refinance **FHA** VA Conventional This Power of Attorney grants the following powers with respect to the property described above: 1. To sign, and/or execute all documents necessary to the consummation of the purchase of, or the refinance of, the existing liers (if any) on, the above referenced property, including, but not limited to, the execution of promissory notes, mortgeges, useds of trust, settlement statements, affidavits, disclaimers, truth-in-lending disclosures, good faith estimates of closing costs, and any and all other documents which might be required by any lender, title company or mortgage insurance compony in connection with such purchase or refinance; 2. To approve settlement statements authorizing disbursements by the closing agent; 3. To do every act and sign every do ument necessary or appropriate to convey the property and otherwise accomplish the powers granted by this Power of A torne /, including, but not limited to, signing a Notice of Intention NOT to cancel after a three-day right of rescission for a refinance transaction Principal appoints Attorney-in-Fact named above to are for Principal in accordance with the power granted in connection with the Property, and Principal ratifies all acts done by Attorney-in-Fact pursuant to this appointment. Attorney-in-Fact's authority hereunder shall begin on the Effective Date, iate, above and shall end on the Termination Date, unless revoked earlier by Principal's written statement of revocation recorded in the Office of the County Clerk in the county where the property is situated and in such other county as may the required by law. For Veterans Administration (VA) loans only: The Principal grants the 'att mey-in-Fact the authority to utilize his/her of his/her VA entitlement for the purchase, construction, repair, eligibility for VA guaranty; to utilize \$___ alteration, improvement, or refinancing of this specific property for the stated orice. The veteran intends to occupy the property. THIS POWER OF ATTORNEY SHALL NOT TERMINATE ON DISABIL'TY OF THE PRINCIPAL Principal further authorizes Attorney-in-Fact to indemnify and hold harmless any third party who accepts and acts under this Power of Attorney and represents to all such third parties that they may recognize the authority of Attorney-in-Fact and may transact with Attorney-in-Fact in the same manner and to the same extent as they would ransact with Principal. THE STATE OF: ILLINIDIA COUNTY OF: COOK. The foregoing Power of Attorney was acknowledged before me on the by Donna L. Panozzo the "Principal") **Notary Public** State Of

THE STATE OF:

COUNTY OF:

OFFICIAL SEAL
URVISH PUNATAR
NOTARY PUBLIC. STATE OF ILLINOIS
MY COMMISSION EXPIRES 8-20-2006

STATE OF ILLINOIS

STATE OF ILLINOIS

EXPIRES 8-20-2006

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Cook County Recorder of Deeds

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 ST5076298 NWA

STREET ADDRESS: 430 WILKE, UNIT 430-101

CITY: PALATINE COUNTY: COOK

TAX NUMBER: 02-13-202-003-0000

LEGAL DESCRIPTION:

UNITS 430-101 IN LAKE LOUISE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

THAT PART OF LOT 4 IN GEORGE KIRCHOFF ESTATE SUBDIVISION IN FRACTIONAL SECTION 13, TOWNSHIP 42 NOW, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF AND ADJOINING LAKE LOUISE UNIT ONE, BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 13, AFORESAID, AND LYING EAST OF AND ADJOINING THE EASTERLY LINE OF OXFORD DRIVE AS LAID OUT IN SAID LAKE LOUISE UNIT ONE, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE EAST-RLY LINE OF OXFORD DRIVE, AFORESAID, 601.09 FEET SOUTHEASTERLY (AS MEASURED ON MORTHERLY LINE OF SAID OXFORD DRIVE), OF MOST NORTHWESTERLY CORNER OF LAKE LOIUSE UNIT ONE AFORESAID; THENCE NORTHEASTERLY ON A LINE NORMAL TO SAID EASTERLY LINE OF CXFORD DRIVE, A DISTANCE OF 173.33 FEET TO A POINT OF CURVE; THENCE EASTERLY ON A CURVE CONCAVE SOUTHERLY AND HAVING A RADIUS OF 466.0 FEET; A DISTANCE OF 142.6 FLET TO A POINT OF TANGENCY; THENCE EAST ON A LINE TANGENT TO LAST DESCRIBED CURVE, A DISTANCE OF 284.85 FEET TO A POINT OF CURVE; THENCE EASTERLY ON A CURVE CONCAVE NORTHERLY AND HAVING A RADIUS OF 554.0 FEET, A DISTANCE OF 86.50 FEET, MORE OR 135S, TO WESTERLY LINE OF TRACT OF LAND CONVEYED TO THE STATE OF ILLINOIS, DIVISION OF HIGHWAYS, AS PER CASE NO. 65-L-6421 VESTING ORDER ENTERED MAY 24, 1965, THENCE SOUTHERLY ON SAID WESTERLY LINE OF TRACT OF LAND CONVEYED TO THE STATE OF ILLINOIS, DIVISION OF HIGHWAYS, A DISTANCE OF 672.48 FEET, MORE OR LESS, TO THE NORTHEAST CONNER OF LAKE LOUISE UNIT ONE AFORESAID; THENCE WEST ON NORTH LINE OF LAKE LOUIST UNIT ONE, A DISTANCE OF 775.33 FEET TO EASTERLY LINE OF SAID OXFORD DRIVE THENCE NORTH ON SAID EASTERLY LINE OF OXFORD DRIVE, A DISTANCE OF 584.08 FEET TO THE PLACE OF BEGINNING, (EXCEPTING THE NORTHERLY 66 FEET THEREOF AS HERETOFORE DED CATED FOR CHURCHILL DRIVE), IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS EXHIBIT A TO THE DECLARATION OF CONDOMINIUM PETCORDED AS DOCUMENT NUMBER 0516034057, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

LEGALD

CMR

07/14/06