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Doc#: 0625520168 Fee: \$50.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 09/12/2006 10:13 AM Pg: 1 of 3

2004 COUNTY CLOPA'S OFFICE

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### **POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS, that I, PATRICIA A. CRONIN, do hereby constitute and appoint MICHAEL CRONIN, my true, sufficient and lawful attorney to act in all my affairs, undertakings and business arising out of the purchase and financing or refinance of real property known as Lot 43 in Oak Ridge Phase 2, being a subdivision of the part of the Southeast 1/4 of Section 20, Township 41 North, Range 9, East of the Third Principal Meridian in the City of Elgin, according to the plat thereof recorded February 24, 2006, as document number 0605510102 in Cook County, Illinois, and commonly known as 824 Beech Drive, Elgin, Illinois, (hereinafter referred to as the "Property"), and for that purpose in my name and on my behalf to do and execute any or all of the following acts, deeds and things, that is to say:

,
1. Negotiate, contract or agree to the purchase and financing or refinance of the Property. Upon such terms, considerations and conditions as my said attorney shall see fit, and to transact and execute all Notes, Deeds or Trust/Security Pade/Mortgages, and any other documents pertaining to the settlements of the above described purchase or refinance, including, but not limited to, the contract of sale for said property, settlement sheets, Truth-In-Lending forms and any and all other documents or forms required by the lender as required as my attorney-in-fact.
2. Contract a !san for and to the borrower the sums of for the purchase or refinance of the property specified herein, in my harde, bearing interest at the initial rate of percent per annum or lower for a term of years, with monthly payments, and upon such other terms as my said attorney shall see fit and to execute a promissory note or notes for the payment therefor, and as collateral security therefor to execute, acknowledge and deliver a Deed of Trust Secraity Deed/Mortgage upon the above described premises, with the usual power of sale and interest and insurance clauses, and other usual provisions and covenants.
3. Do anything and everything necessary, and sign any and all documents which may be necessary to exercise the authority granted above as I could do if per sonally present.
Provided, however, that all business transacted hereunder for me, or for my account, shall be transacted in my name and that all endorsements executed by my said attorney for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney and the designation "attorney-in-fact".
This specific Power of Attorney to encumber real property shall survive and not be effected by any disability on my part. My attorney-in-fact is, also, specifically authorized to act on my benalf while he learns of my death, if such event occurs. My attorney-in-fact is hereby authorized to receive and provide all information and disclosures pursuant to the Real Estate Settlement Procedures Act.
Witness WHEREOF, I have hereunto set my hand and seal this day of Ai gust. 2006:  Patricia A. Cronin
STATE OF ILLINOIS ) ) SS
I, KATHLEEN J. ROSA, a Notary Public in an for said County and State, do hereby certify that on ALG 14 Patricia A. Cronin acknowledge the same before me in my jurisdiction aforesaid.
Given under my hand and seal this/4 day of
"OFFICIAL SEAL" NOTATIVE COMMISSION EXPIRES 11/16/08  Preparable: Particia ACronin 824 Beech of 120 100100

BOX 333-CTP

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## **UNOFFICIAL COPY**



### **CHICAGO TITLE INSURANCE COMPANY**

ORDER NUMBER: 1409 008355044 AH STREET ADDRESS: 824 BEECH DRIVE

CITY: ELGIN COUNTY: COOK

TAX NUMBER: 06-20-400-014-0000

#### LEGAL DESCRIPTION:

LOT 43 IN OAK RIDGE PHASE 2, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 41 NORTH RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN ACCO.
15510102

OPCOOP COUNTY CLOSETS OFFICE THE CITY OF ELGIN, ACCORDING TO THE PLAT THEREOF RECORDED FEBRUARY 24, 2006 AS COCUMENT NUMBER 0635510102, IN COOK COUNTY, ILLINOIS.

LEGALD

SJE

08/15/06