Doc#: 0629326091 Fee: \$50.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds
Date: 10/20/2006 12:08 PM Pg: 1 of 3

SPECIFIC POWER OF ATTORN TO ENCUMBER REAL PROPER

KNOW ALL MEN BY THESE PRESENTS, that we, _Michael E. and Debra L. Griffin, (hereinafter, the "Principal") do hereby constitute and appoint _James L. Schwartz, Attorney at Law, (hereinafter "Attorney-In-Fact") my true, sufficient and lawful attorney to act in all my affairs, undertakings and business arising out of the purchase and financing of refinance of real property commonly known as 545 N Dearborn Street #2811, Chicago, IL 60610 (hereinafter, the "Property"). (This can be attached)

Commonly know as: 545 N Dearborn Street #2811, Chicago, IL 60610

Effective September 27, 2005

This document expires on __October 6, 2006

FIRST AMERICAN
File # (YY (63))

And for that purpose my Attorney-In-F ct n.ay in my name and on my behalf is empowered to do and execute any or all of the following acts, deeds and things, 'na' is to say:

- 1. Negotiate, contract and agree to the purchase and financing or refinance of the Property. Upon such terms, considerations, and conditions as my said Atturne y-In-Fact shall see fit, and to transact and execute all Notes, Deeds of Trust/Security Deeds/Mortgages, and any other documents pertaining to the settlement of the above described purchase or refinance including, by not limited to, the contract for 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 for a loans for and to borrow the sums of \$458,400 pri nary mortgage and \$57,300 second mortgage Four Hundred Fifty Eight Thousand Four Hundred dollars and Fifty Seven Thousand Three Hundred Dollars (\$458,400 1st mortgage & \$57,300 2nd mortgage) for the purchase or refinance of the Property specified herein, in my name, bearing interest at the initial rate of 6.375% and 9.75% respectively per annum or lower for a term of Thirty (30) years, with monthly payments, and upon such other terms as my Attorney-In-Fact shall see fit, and to execute, a promissory note or notes for the payment therefore, and as collateral security therefore to execute, acknowledge and deliver a Deed of Trust/Security Deed/Mortgage upon the above described Property, with the usual power of sale and Interest and Listarance 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 personally 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-In-Fact" for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said "Attorney-In-Fact" and the designation "Attorney-In-Fact".

This Specific Power of Attorney to Encumber Real Property shall survive and not be affected by any disability on my part. My Attorney-In-Fact is, also, specifically authorized to act on my behalf until 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.

PDE

UNOFFICIAL COPY

In Witness Whereof, the Principal aforesaid has hereunto set her hand and seal on this 2774, (day)
<u></u>
De Les Augustin
~ (/ white fee suffer
Muchael & Suffer (person who is giving bower of attorney)
Applicant's Signature
The undersigned witness certifes that (Name of person) , known to me to be the same person whose name is subscribed as Principal to the foregoing Specific Power of Attorney to Encumber Real
Property, appeared before me and the Notary Public and acknowledged signing and delivering said Specific Power of
Attorney to Encumber Real Property as the free and voluntary act of the Principal, for the uses and purposes therein set forth. I believe the Principal to be of sound mind and memory.
set form. I believe the I incipal to be of so me hand and memory.
WITNESS
, WITINESS
State of ILLINOIS)
State of ILLINOIS
State of
I, the Undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that
MICHALE GRIFFIM, (applicant) and DEBLA LEE CRIFFIM, (as witness), personally known
to me to be the same persons whose names are subscribed to the foregoing instrument, appeare 1 before me this day in person and acknowledge that they signed, sealed and delivered said instrument as his free and voluntary act,
for the uses and purposes therein set forth.
Given under my hand and official seal on this 27 (day) of Seule (month) 2006 (year).
Given under my mind and ornean sear on time (any) or (months) (sear).
preynored by and mail to: James L. Schwartz Schwartz
may to: James L. Schwartz
210 N Lefferson St. COPICAL SALE Notary Public
NOTARY PUBLIC - STATE OF ILLINOIS
218 N Jefferson St. 87e 401 Olicaso \$160661
Micoxo & Cloudo!
W 3

0629326091 Page: 3 of 3

UN ENTETT A CLEGAL DESCRIPTION Y

PARCEL 1:

Unit 2811, in The Residences at Grand Plaza Condominiums, as delineated on a plat of survey of the following described tract of land: Lots 4A and 4B, in the Subdivision at Grand Plaza, as said lots are located and delineated both horizontally and vertically in said subdivision, being a resubdivision of all of Block 25, in Kinzie's Addition to Chicago, in Section 10, also of Block 16 in Wolcott's Addition to Chicago, in Section 9, and also all of the vacated alley, 18 feet wide, in said Blocks 16 and 25 heretofore described, all in Township 39 North, Range 14 East of the Third Principal Meridian, according to the plat thereof recorded December 29, 2003 as document no. 0336327024 which plat of survey is attached as Exhibit "A" to the declaration of condominium ownership recorded October 26, 2005, as document 0529910137, as amended from time to time, together with its undivided percentage interest in the common elements, all in Cook County, Illinois.

PARCEL 2:

Easements for the benefit of Parcel 1 as contained in Article 3.4 of the Declaration of Covenants, Conditions, Restrictions and Fasements recorded August 3, 2005 as document 0521518064.