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MAIL TO: LAW TITLE INSURANCE 2900 OGDEN AVE, STE. 101 LISLE, IL 60532



Doc#: 0720547112 Fee: \$34.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds
Date: 07/24/2007 01:36 PM Pg: 1 of 6

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0720547112 Page: 2 of 6

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL, OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS, AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY, YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS. UNLESS YOU'EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVE'S HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGEN! ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSLY ZERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. IF THERE IS ANYTHING BOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

POWER OF ATTORNEY made this day of June, 2007. I, Lisa McFadden, at 612 Via Novella, Oak Park, CA 91377, hereby aproint: Brenda L. Murzyn and/or Edward F. Stetter, at 1300 Iroquois Avenue, Suite 125, Naperville II. 60563, as our attorney-in-fact (our "agent") to act for us and in our name (in any way we could act in person) with respect to the following powers, as defined in Section 3-4 of the "Statutor, Short Form Power of Attorney for Property Law" (including all amendments), but subject to any limitations on or additions to the specified powers inserted in paragraph or below:

(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATECOPLES OF POWERS YOU DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE THE TITLE OF ANY CATEGORY WILL CAUSE THE POWERS DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT. TO STRIKE A CATEGORY YOU MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGORY.)

- (a) Real estate transactions.
- (b) Financial institution transactions:
- (e) Stock and bond transactions.
- (d) Tangible personal property transactions.
- (e) Safe deposit box transactions.
- (f) Insurance and annuity transactions.
- (g) Retirement plan transactions.
- (h) Social Security, employment and military service benefits.
- (i) Tax matters.
- (i) Claims and litigation.
- (k) Commodity and option transactions:
- (1) Business operations.
- (m) Borrowing transactions.
- (n) Estate transactions.
- (e) All other property powers and transactions.

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0720547112 Page: 3 of 6

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(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

The powers granted above shall not include the following powers or shall be modified or limited in the following particulars (here you may include any specific limitations you deem

appropriate, such as a prospecial rules on borrowing	phibition or conditions on the state of the	ine sale of particu	har stock of re	ai estate o
<i>A</i>				
90-				

In addition to the powers granted above, we grant our agent the following powers (here you may add any other delegable powers including, without limitation, power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants, or revoke or amend any trust specifically referred to below:

BANK OF AMERICA

To execute any and all documents required of Gountrywide Home Loans, its Successors and or Assigns, including, without limitation the mortgage, note, settlement statement, disclosure documents, affidavits and any and all documents required by the closing agent, Law Title Insurance Company and/or its agent for the mortgage purchase of the property at 592 Gordon Avenue, Calumet City, IL 60409. SEE ATTACHED LEGAL DESCRIPTION.

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PEPSO. S AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL DISCRETIONARY DECISIONS. IF YOU WANT TO GIVE YOUR AGENT THIS RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SETTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)

Our agent shall have the right by written instrument to delegate any crall of the foregoing powers involving discretionary decision-making to any person or persons whom our agent may select, but such delegation may be amended or revoked by any agent (including any successor) named by us who is acting under this power of attorney at the time of reference.

(YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN A CITING UNDER THIS POWER OF ATTORNEY. STRIKE OUT THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.)

Our agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney.

(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INITIALING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:)

0720547112 Page: 4 of 6

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(V) This power of attorney shall become	e effective on
(V) This power of attorney shall termin	ate on 31 ⁵ , July, 2007.
(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSI IN THE FOLLOWING PARAGRAPH.)	ERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S)
the office of agent, I name the following name a) as successor(s) to such agent: I 8, a person shall be considered to be inc	become incompetent, resign or refuse to accept g (each to act alone and successively, in the order Edward F. Stetter: For purposes of this paragraph ompetent if and while the person is a minor or an rson or the person is unable to give prompt and ters, as certified by a licensed physician.
ONE SHOULD BE APPOINTED, YOU MAY, BUT ARI PARAGRAPH. THE COURT WILL AT POINT YOUR A	AN OF YOUR ESTATE, IN THE EVENT A COURT DECIDES THAT E NOT REQUIRED TO, DO SO BY RETAINING THE FOLLOWING GENT IF THE COURT FINDS THAT SUCH APPOINTMENT WILL RIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT
under this power of attorney as such guard	ty) is to be appointed, we nominate the agent acting ian, to serve without bond or security. We are fully and understand the full import of this grant of powers
Signed According to	(principal)
(YOU MAY, BUT ARE NOT REQUIRED TO, REQUIRED SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE MUST COMPLETE THE CERTIFICATION OPPOSITE T	JEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU THE SIGNATURES OF THE AGENTS.)
Specimen signatures of	We certify that the signatures of our agent (and successors) are correct.
agent (and successors)	Aira M. Fald
(agent)	(principal)
(successor agent)	(principal)
(successor agent)	(principal)

0720547112 Page: 5 of 6

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(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED AND SIGNED BY AT LEAST ONE ADDITIONAL WITNESS, USING THE FORM BELOW.)

State of _	CALIFORNIA)		
)	SS
County o	f ics	ANGGLES	

The undersigned, a notary public in and for the above county and state, certifies that Lisa McF.dden, known to me to be the same persons whose name are 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 principals, for the uses and purposes therein set forth (, and certified to the correctness of the signature(s) of the agent(s)).

Dated: 6-1-07 (SEAL)

Notary Public Totals



The undersigned witness certifies that List McFadden, known to me to be the same persons whose name se 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 principals, for the uses and purposes therein set forth. I believe them to be of sound mind and memory.

Dated: 6-1-07 (SEAL)

BRIAN KAPITZ

(THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.)

This document was prepared by:

Law Office of Brenda L. Murzyn 1300 Iroquois, Suite 125

Naperville, IL 60563

0720547112 Page: 6 of 6

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LOTS 7 AND 8 IN BLOCK 2 IN BURNHAMS WEST HAMMOND SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 AND THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN. IN COOK COUNTY, STATE OF ILLINOIS.

FOR INFORMATION ONLY: 30-08-317-022

592 GORDON AVENUE, CALUMET CITY IL 60409

PLEASE NOTE: THE PROPERTY ADDRESS AND ZIP CODE ARE PROVIDED FOR CONVENIENCE ONLY

AND ARE NOT INSURED.