UNOFFICIAL

POWER OF ATTORNEY

(Illinois)

KNÖW ALL MEN BY THESE PRESENTS

That Kathleen M. O'Brien of the City of Crestwood in the State of Illinois has made, constituted and appointed, and BY THESE PRESENTS does make, constitute and appoint Joseph C. O'Brien of the City of Crestwood, County of Cook and State of Illinois true and lawful ATTORNEY for Kathleen M. O'Brien and in her name, place and stead to execute all documents (including without limitation,/loan documents, transfer documents, assignments, agreements, closing statements, contract amendments, escrow instructions, indemnities, revenue declarations and any other documents necessary or appropriate) and take all actions as may be deemed by me necessary or appropriate to complete the closing of the refincancing by Joseph C. C'Brien and Kathleen M. O'Brien of the real property legally described in Exhibit "A" attached hereto and made a part hereof, which property is commonly known as 13248 West Circle Drive, Unit 410, Crestword, Illinois. This Power shall include the power to act in my behalf in connection with the above property and the refinancing thereof. This Power shall also include, without limiting the foregoing, the power to a cept and receive funds and endorse and/or deposit checks giving and granting unto Joseph C. O'Brien said ATTORNEY full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as fully, to all intents and purposes, as I might or could do if personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that Joseph C. O'Brien said ATTORNEY or substitute shall lawfully do or cause to be done by virus hereof.

IN TESTIMONY WHEREOF, Kathleer M O'Brien hereunto set her hand this October, 1998.

Kannen M. O'Brien

STATE OF ILLINOIS

COUNTY OF COOK)

I, the undersigned, a notary public in and for, and residing in the said County, in the State aforesaid, DO HEREBY CERTIFY, that Kathleen M. O'Brien, personally known to me to be the same person whose name is subscribed to the foregoing Instrument appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said Instrument as her free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this

Notary Public

CHI3:153148.1 10.26.98 14.08 Wass Circle Drine

SS.

BRIAN D KLUEVER

BOX 333-CTI

INOFFICIAL COPY STREET ADDRESS: 132

CITY: CRESTWOOD

COUNTY: COOK

TAX NUMBER: 24-33-403-112-1058

LEGAL DESCRIPTION:

UNIT 410 AND G419 IN EVERGREEN OF CRESTWOOD CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: CERTAIN LOTS IN EVERGREEN OF CRESTWOOD UNIT ONE BEING A RESUBDIVISION OF PART OF LOTS 25 AND 26 IN ARTHUR T. MCINTOSH AND COMPANY'S CICERO AVENUE FARMS, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 33, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS , ACCORDING TO THE DECLARATION OF CONDOMINIUM MADE BY THE FIRST NATIONAL BANK OF EVERGREEN PARK, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 21, 1989 & KNOWN AS TRUST NUMBER 10736, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK IS. CENTAL OF COOK COUNTY CLOTH'S OFFICE COUNTY, ILLINOIS AS DOCUMENT 90229963 AND AS AMENDED FROM TIME TO TIME TOGETHER WITH ITS INDIVIDUAL PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

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