and Title Group, Inc. 151 East 22nd Street Lombard, iL 60148

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Cook County Recorder

43.50

POWER OF ATTORNEY



KNOW ALL MEN BY THESE PRESENTS that PASQUAL GUTIERREZ of Chicago Illinois, has made, constituted and appointed, and BY THESE PRESENTS does make, constitute and appoint FERNANDO RUIZ of Chicago, Illinois, his true and lawful ATTORNEY for him and in his name, place and stead to excercise or perform any act, power, duty, right, power or capacity to excercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or persor al, angible or intangible, or matter whatsoever, including without limiting the foregoing the execution or any and all documents necessary to consumate the refinancing of their home at, 4944 North Troy Street, Chicago, Illinois and gives and grants FERNANDO RUIZ, said ATTORNEY, acting singly, full power and a uniprity to do and to do and perform all and every act and thing whatsoever, requisite and necessary to be dorger carry out the purposes for which this Power is granted, as fully, to all intents and purposes, as he might or could do if personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that said ATTORNEY shall lawfully do or cause to be done by virtue hereof, including but not limited to the execution of all documents, including finance, note and mortgage at dother closing documents.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal this 26 day of Ober 1998. h County

STATE OF ILLINOIS COUNTY OF COOK

, a Notary Public in and for, and residing in the said County, in the State aforesaid, DO HEREBY CERTIFY THAT PASQUAL CUTIERREZ is personally known to me to be the same person whose name is subscribed to the foregoing anstrument appeared before me this day in person and acknowledged that he signed, sealed and delivered the said Instrument as his free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notorial seal, this Zeday of OU

"OFFICIAL SEAL" DONALD W. DEVITT Notary Public, State of Illinois My Commission Expires Aug. 23, 2002

D TITLE GROUP, MI

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Legal Description

US-421401-C4

Lot 5 in Thomasson's 2nd Ravenswood Addition to chicago, a Subdivision of the East 1/2 of the West 1/2 of Blocks 20 and 29 in Jackson's Subdivision of the Southeast 1/4 of Section 11 and the Southwest 1/4 of Section 12, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Tax Index Number 13-12-309-011, Volume 333.

Cook County Clerk's Office