



08065969

98-1505210f2

REFINANCE
LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I MICHAEL A CHLAPATY resident of ARLINGTON HTS IL have made, constituted and appointed, and by these presents do make, constitute and appoint PAULA CHLAPATY of ARLINGTON HTS IL legal age and resident of to be my true and lawful Attorney-in-Fact, so that in my name, place and stead he/she may execute the following acts:

1. To act on my behalf to refinance the indebtedness secured by the real property described as:

535 S Dryden, Arlington Heights, IL 60005

The improvements thereon being commonly known as:

535 S Dryden Arlington Heights IL 60005

In accordance with the terms and conditions set forth in a Loan Approval Commitment Letter from Provident Mortgage Corp ("Lender") dated 11/16/98, and in particular to sign, endorse, or execute any and all documents of checks (and collection of proceeds thereof, if any), settlement sheets, escrow agreements, signature cards, affidavits, financing agreements, amendments to the loan commitment, mortgage guarantee insurance documents, any Federal or State disclosure and rescission notices, and any other documents required to be executed by the Lender.

This power of attorney is in effect from 11/15/98 until 1/25/99

2. To approve and execute a Mortgage or Deed of Trust and a Note in an amount of not more than

\$ 125,000.00

of interest of not more than

(7.50%) for a period of not more than

() years encumbering the property known as

535 S. Dryden, Arlington Heights, IL 60005

3. As my attorney-in-fact at the settlement of said refinance to approve and pay any settlement charges, expensed or adjustments, necessary to conclude said settlement and approve any exceptions inserted in a policy of owner's title insurance.

4. To hire, discharge and compensate any attorney, appraiser, surveyor, accountant, inspector or assistant of any kind when my attorney-in-fact shall deem such action to be desirable for the proper execution by him/her of any of the powers described herein.

5. I hereby further give and grant unto my said attorney-in-fact full power and authority to do and perform all and every act, deed matter and thing whatsoever requisite and necessary to be done to consummate the above described transaction, as fully as I might or could do if personally present, which he/she lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall not be affected by my disability or incapacity or uncertainty as to whether I am dead or alive, but shall remain in full force and effect at all times until my death or until expressly revoked in writing by me, and then until my attorney shall be notified of my death, or in writing of such revocation.

This power of Attorney is executed in ILLINOIS and shall be construed, administered and governed by and in accordance with the laws of the State of ILLINOIS without regard to principals of conflict of laws

IN WITNESS WHEREOF, I have hereunto signed and sealed this Limited Power of Attorney this

15 day of Nov 19 98

Lawyers Title Insurance Corporation

WITNESS:

Michael A Chlapaty (SEAL)

STATE OF Illinois
CITY/COUNTY OF COOK

to wit:

I hereby certify that on this 15th day of November 19 98, before me, the subscriber, a Notary Public of the State aforesaid, personally appeared Michael A Chlapaty known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposed therein contained, and in my presence signed and sealed the same.

IN WITNESS WHEREOF, I have set my hand and Notarial Seal.

Eileen Devis

Notary Public

My Commission Expires: May 9 1999



UNOFFICIAL COPY

08065969

This instrument prepared by
Michael A. Chlapaty
535 S. Dryden
Arlington Heights, IL 60005

Return To: Provident Mortgage Corp.
114 E Lexington
Baltimore, MD 21202

Property of Cook County Clerk's Office

UNOFFICIAL COPY

WYERS TITLE INSURANCE CORPORATION

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SCHEDULE A CONTINUED - CASE NO. 98-15052

LEGAL DESCRIPTION:

LOT 14 IN BLOCK 6 IN ARLINGTON HEIGHTS PARK MANOR, A SUBDIVISION OF THE EAST 1/2 OF THE SOUTH EAST 1/4 AND THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 32, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS.

03-32-233-011

Mail To
Provident mtg Corp
114 E Lexington St, 3rd Floor
Baltimore, md 21202

