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1998-12-31 10:17:49
Cook County Recorder 47.50



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Above Space for Recorder's Office Only

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POWER OF ATTORNEY

APPOINTMENT

I, Michael W. Scanland, of 4212 N. Ashland, 3N Chicago, IL 60613 have made, constituted, and appointed and by these presents do make, constitute and appoint Kathryn L. Scanland, of 4212 N. Ashland St, Chicago, IL 60613, as my true and lawful attorney and for me and in my name, place and stead, to execute and deliver a Promissory Note ("Note") to _____ of _____, in the approximate original principal amount of \$ 272,000 an initial interest rate not to exceed 7% and for a term of 30 years and to execute and deliver a Mortgage/Deed of Trust/Security Deed ("Security Instrument") to secure the Note pertaining to the following described property ("Property"):

Legal Description (See Attached)

PROPERTY ADDRESS: 2243 N. Greenview #D Chicago, IL 60614

PERMANENT INDEX NUMBER:

AUTHORITY

I further specifically authorize my attorney in Fact to execute and deliver the following documents related to the Note and Security Instrument:

- Riders to the Security Instrument or Note;
- Truth in Lending Disclosure Statement;
- Waiver of all Homestead Rights;
- HUD-1 Settlement State; and

All other documents required by the Lender for closing the described loan

I further grant and give my Attorney in Fact full authority and power to do and perform any and all other acts necessary or incident to the performance and execution of the powers I have expressly granted, with power to do and perform all acts authorized hereby, as fully to all intents and purposes as I might or could do if personally present.

RATIFICATION

I hereby ratify and confirm all acts whatsoever that my Attorney in Fact, as my agent, shall or may do by the virtue of the Power of Attorney.

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AGREEMENT NOT TO CANCEL

I hereby agree and represent to those persons dealing with my agent Attorney in Fact that this Power of Attorney will not terminate upon my subsequent disability or incompetence and may be voluntarily revoked only by a written instrument of revocation filed for record in the recording office of the County in which the Property is located.

IN WITNESS WHEREOF, I have executed this Power of Attorney on the 25 day of November, 1998.

Michael W. Scanland
MICHAEL W. SCANLAND

STATE OF ILLINOIS

COUNTY OF COOK

I, the undersigned Notary Public in and for the aforesaid State and County do hereby certify that MICHAEL W. SCANLAND, Borrower, personally appeared before me in said County and acknowledged the within Instrument to be her free act and deed. Given under my hand and seal this 25th day of November, 1998.

My commission expires: 10/16/99

Terry Wittenberg
Notary Public



THIS INSTRUMENT WAS PREPARED BY AND MAIL TO:

**RICHARD W. KUHN,
ATTORNEY AT LAW,
552 S. WASHINGTON
SUITE 100
NAPERVILLE, IL 60540**



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ATTORNEY'S COMMITMENT FORM
Schedule A - Continued

OMC No.: 10125165

08190914

3. Legal Description:

The Southeasterly 45.36 feet of the Northeasterly 17.82 feet of the Southwesterly 20.38 feet of Lots 7, 8 and 9 taken as a tract in Block 4, in George M. High's Subdivision of the East half of Block 15 in Sheffield's Addition to Chicago, in Sections 29, 31 and 32, Township 40 North, Range 14, East of the Third Principal Meridian, except that part of said tract bounded and described as follows: Beginning at the most Easterly corner of said tract, thence North 44 degrees, 51 minutes, 40 seconds West, a distance of 48.34 feet; thence South 89 degrees, 51 minutes, 10 seconds West, a distance of 18.00 feet; thence South 00 degrees, 00 minutes, 00 seconds East, a distance of 35.00 feet; thence South 22 degrees, 31 minutes, 09 seconds West, a distance of 9.14 feet; thence South 44 degrees, 51 minutes, 40 seconds East, a distance of 32.46 feet; thence North 45 degrees, 29 minutes, 50 seconds East, a distance of 45.85 feet, to the point of beginning, all in Cook County, Illinois.

PERMANENT INDEX NUMBER: 14-32-108-038

Member No.
1493

OMC
10125165

Bobby H. Sherman

SIGNATURE OF ATTORNEY