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Doc#: 0830240035 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/28/2008 10:02 AM Pg: 1 of 4

Property of Cook County Clerk's Office

POWER OF ATTORNEY

PREPARED BY & MAIL TO:

EDENS BANK
4970 SOUTH ARCHER AVENUE
CHICAGO, IL 60632

BOX 333-CT1

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Illinois Statutory Short Form Power Of Attorney for Property

POWER OF ATTORNEY made this 15th day of September (month), 2008 (year)

1. I, Joong S. Hwang of 3307 Lakewood Ct Glenview IL 60026, (insert name and address of principal) hereby appoint: Jung Yun Hwang of _____ as our attorney-in-fact (my "agent") to act for me and in my name (in any way I could act in person) with respect to the following:

Signing mortgage and loan documents (refinancing documents) of Edens Bank (name of mortgage company) on behalf of Joong S. Hwang for the refinancing of the current mortgage at U.S. Bank.

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

3. () This power of attorney shall become effective on October 1, 2008 (insert a future date or event during your lifetime, such as court determination of your disability, when you want this power to first take effect)

4. () This power of attorney shall terminate on December 1, 2008 (insert a future date or event, such as court determination of your disability, when you want this power to terminate prior to your death)

5. I am fully informed as to all the content of this form and understand the full import of this grant of powers to my agent.

Signed [Signature]
(principal)

Signed [Signature]
(principal)

Specimen signature of agent (and successors)
[Signature]
(agent)

I certify that the above signature of my agent is correct.

[Signature]
(principal)

[Signature]
(principal)

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State of Illinois)
) SS.
County of Cook)

The undersigned, a notary public in and for the above county and state, certifies that Joong S. Hwang to me to be the same person whose name is 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: 09-19-08
(SEAL)



Christopher Zegarra

Notary Public

My commission expires 03-29-2009

The undersigned witness certifies that Joong S. Hwang known to me to be the same person whose name is 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 principal, for the uses and purposes therein set forth. I believe him or her to be of sound mind and memory.

Dated: 9/19/08 (SEAL)

Joong S. Hwang

Witness

This document was prepared by:

Soodong Choi, Esq. 4285 Hilltop Rd., Long Grove, IL 60047

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STREET ADDRESS: 3307 LAKEWOOD COURT
CITY: GLENVIEW COUNTY: COOK
TAX NUMBER: 04-33-101-058-0000

LEGAL DESCRIPTION:

LOT 21 IN LAKEWOOD COURT SUBDIVISION IN THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 33, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 26, 1979 AS DOCUMENT 25255234, IN COOK COUNTY, ILLINOIS.

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