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Doc#: 0918205037 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 07/01/2009 09:45 AM Pg: 1 of 4

SPECIAL POWER OF ATTORNEY TO REFINANCE/SALE/PURCHASE REAL PROPERTY

THE STATE OF ILLINOIS

COUNTY OF COOK

THAT I, Stephen R Kammerer, whose social security number is, 5302 and whose residence address is 699 Magnolia Ct. Elgin, IL 60120, principal herein, do hereby make, constitute and appoint Jeanne M. Kammera, whose residence address is: 699 Magnolia Ct., Elgin, IL 60120, my true and lawful Attorney-in-Fact for me and in my name, place and stead, to do any and all things necessary in connection with the refinancing of the following described real property or properties (the "Property") located in Cook County, Illinois, to Wit:

LOT 1 IN BLOCK 2 IN BARDILOU A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 10, TOWNSHIP 41 NORTH, PANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

OR THE LEGAL DESCRIPTION ATTACHED HERETOAND MADE PART HEREOF.

Property Index Number 06-10-403-001-000

Said Property is also known by its street address as: 699 Magnolia Ct, Elgin, IL 60120.

The specific powers conferred hereby shall include, by way of illustration and not by way of limitation, the following:

BOX 333-CT) 4K

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- 1. To exercise, do or perform any act, right, power, duty or obligation that I now have or may acquire the legal right, power or capacity to exercise, do or perform in connection with, arising out of or relating to the sale/purchase/refinance transactions.
- 2. To make loan application required by the proposed lender or lenders, whether such loan is to be conventional or otherwise, to execute a Note in favor of such lender or lenders in an amount not to exceed Five hundred thousand AND NO/100 DOLLARS (\$ 500,000.00), evidencing moneys advanced to pay all or part of the existing indebtedness on the Property, and where applicable all or part of the points and closing costs, obligating me to pay such amounts on such terms and at such rate as my Attorney-In-Fact deems appropriate, to execute a Deed of Trust\Mortgage\Security Deed pledging the Property as security for the above referenced loan on such terms and conditions and under such covenants as my Attorney-In-Fact deems appropriate, to insure the Property, to execute a closing statement, to execute a Truth-In-Lending Disclosure Statement, To execute my Notice of Right to Cancel said transaction, and to execute such other instruments as the title company and for the lender of lenders and/or any other interested parties might require.
- 3. To pay, set over and celiver all sums of money which have or may become due and owing by me, arising out of sich sale/purchase/refinance transactions, and to settle any dispute and compromise any and old claims in connection therewith as my Attorney-In-Fact may deem proper.
- 4. I specifically authorize my Attorney-in Fact to execute on my behalf a Notice of Right to Cancel (or similar instrument) advising me as to my right to cancel said transaction and I further authorize said Attorney-In-Fact to exercise said right to cancel. Should my Attorney-In-Fact not exercise any such right, I agree with any lender that I shall not thereafter have the right to cancel said transaction.
- 5. To take such other action in connection therewith as ray Attorney-In-Fact may deem to be necessary or desirable.

I hereby revoke any and all powers of attorney heretofore made by me authorizing any person or entity to do any act relative to the above-described property or any part thereof.

I hereby give and grant to my said Attorney-In-Fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary and proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, hereby ratifying and confirming all that my said Attorney-In-Fact shall lawfully do or cause to be done by virtue of this Special Power of Attorney and the rights and powers herein granted.

I further give to my said Attorney-In-Fact full power and authority to appoint a substitute to perform any of the acts that the said Attorney-In-Fact is by this instrument empowered to perform, with the right to revoke such appointment of such substitute at the pleasure of my Attorney-In-Fact.

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I hereby agree to indemnify any third party and further give to my said Attorney-In-Fact full power and authority to indemnify and hold harmless and third party who accepts and acts under this Special Power of Attorney for and claims that arise against the third party because of reliance on this Special Power of Attorney.

The Attorney-In-Fact named herein shall not be obligated to furnish bond or other security.

This Special Power of Attorney shall not be affected by and shall not terminate on the disability or incapacity of the principal. THIS IS A DURABLE POWER OF ATTORNEY.

This special Power of Attorney shall be effective from the date hereof until its expiration, which shall be for THIRTY (30) days from the date hereof, unless sooner terminated by a formal written Notice of Revocation duly executed and filed in the office of the County Clerk of the County in which the Property or Properties is located. Revocation in the foregoing manner shall be effective as to any third party relying on this Special Power of Attorney.

EXECUTED this 11th day of Jure, 2009.

PRINCIPAL ACKNOWLFDGMENT

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ALAM WAYNE PALICIG
NOTARY PUBLIC - STATE OF BLINOR
MY COMMISSION EXPURES METARS

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The undersigned witness certifies that STEPHEN & KANNER know 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 delivered the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe him/her to be of sound mind and memory.

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Witness: Search Selwy	
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