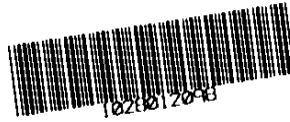


UNOFFICIAL COPY



Doc#: 1028012098 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/07/2010 01:49 PM Pg: 1 of 3

[Space Above This Line For Recording Data]

After recording, return to:

Prepared by: & return to:

Elyse T. Esrig
3733 N. Marshfield Ave
Chicago, IL 60661

SPECIFIC DURABLE POWER OF ATTORNEY

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, Elyse T. Esrig, whose address is 3733 N. Marshfield Ave, Chicago IL 60061, appoint Gregg Esrig, whose address is 3733 N. Marshfield Ave, Chicago IL 60061 as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

Residential Single Unit Dwelling

and has an address of 3733 N. Marshfield Ave, Chicago IL 60061

(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

I hereby authorize my Agent to do all acts necessary to obtain financing for the property known as 3733 N. Marshfield Ave, Chicago IL 60061 (the "Property"), with RBS Citizens, N.A. (the "Bank") or its nominee or assign, in the amount of \$927,500 (loan number 0022899660) and a subordinated second mortgage of \$242,500 (loan number 4517631787) in order to effectuate said refinance and pledge the Property as security on my behalf for the following purposes:

- ~~Purchase the Property~~
- ~~Refinance to payoff existing Liens on the property~~
- ~~Construct a new dwelling on the Property~~
- ~~Improve, alter or repair the Property~~
- ~~Withdraw cash equity from the Property~~
- ~~Establish a line of credit with the equity in the Property~~

FIRST AMERICAN TITLE
ORDER # 2089761

3. SPECIAL INSTRUCTIONS

S Y
P S
S N
SC Y
INT MS

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VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$ _____; (3) the amount of the loan to be secured by the Property is \$ _____; and (4) I intend to use the property as a vacation home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.


4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

Signed on 9.23.10




Signature of Principal Elyse T. Esrig

ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF: ILLINOIS

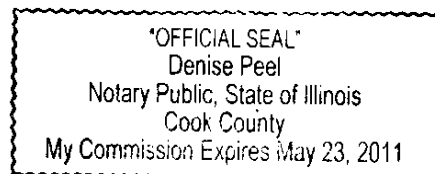
COUNTY OF: COOK

Before me, on this day personally appeared Elyse T. Esrig,
known to me (or proved to me on the oath of _____
or through _____) to be the person whose name is
subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and
consideration therein expressed.



Notary Public

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.



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EXHIBIT A

LEGAL DESCRIPTION

Legal Description: LOT 37 IN CHARLES J. FORD'S SUBDIVISION OF BLOCK 19 IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE SOUTH WEST 1/4 OF THE NORTH EAST 1/4 AND THE SOUTH EAST 1/4 OF THE NORTH WEST 1/4 AND THE EAST 1/2 OF THE SOUTH EAST 1/4 THEREOF) IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: 14-19-224-009-0000 Vol. 0482

Property Address: 3733 North Marshfield Avenue, Chicago, Illinois 60613

Property of Cook County Clerk's Office