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SPECIAL DURABLE POWER OF ATTORNEY

Date: 12-19-2012

Principal (borrower): SAMEENA KAREEM

Principal's Residence Address: 5445 N. SHERIDAN ROAD, UNIT 1501, CHICAGO, IL 60640

(Including County) COOK COUNTY

Attorney-in-Fact: (Agent) TUSHAR CHOTALIA

Attorney-in-Fact's Mailing Address: 6512 N. NOKOMIS AVENUE, LINCOLNWOOD, IL 60712.

(Including County) COOK COUNTY

Effective Date: 12-19-2012

Termination Date: 12-19-2013

Legal Description of Property: AS PER ATTACHED LEGAL DESCRIPTION

Property Address: 5445 N. SHERIDAN ROAD, UNIT 1501, CHICAGO, IL 60640

Check One: Purchase Refinance
 Conventional FHA VA



Doc#: 1300412033 Fee: \$64.00
 Karen A. Yarbrough RHSP Fee: \$10.00
 Cook County Recorder of Deeds
 Date: 01/04/2013 09:22 AM Pg: 1 of 3

This Power of Attorney grants the following powers with respect to the property described above:

- To sign, and/or execute all documents necessary to the consummation of the purchase of, or the refinance of, the existing liens (if any) on, the above referenced property, including, but not limited to, the execution of promissory notes, mortgages, deeds of trust, settlement statements, affidavits, disclaimers, truth-in-lending disclosures, good faith estimates of closing costs, and any and all other documents which might be required by any lender, title company or mortgage insurance company in connection with such purchase or refinance;
- To approve settlement statements authorizing disbursements by the closing agent;
- To do every act and sign every document necessary or appropriate to convey the property and otherwise accomplish the powers granted by this Power of Attorney, including, but not limited to, signing a Notice of Intention NOT to cancel after a three-day right of rescission for a refinance transaction

Principal appoints Attorney-in-Fact named above to act for Principal in accordance with the power granted in connection with the property, and Principal ratifies all acts done by Attorney-in-Fact pursuant to this appointment. Attorney-in-Fact's authority hereunder shall begin on the Effective Date stated above and shall end on the Termination Date, unless revoked earlier by Principal's written statement of revocation recorded in the Office of the County Clerk in the county where the property is situated and in such other county as may be required by law.

For Veterans Administration (VA) loans only: The Principal grants the Attorney-in-Fact the authority to utilize his/her eligibility for VA guaranty; to utilize \$ N/A of his/her VA entitlements for the purchase, construction, repair, alteration, improvement, or refinancing of this specific property for the stated price. The veteran intends to occupy the property.

THIS POWER OF ATTORNEY SHALL NOT TERMINATE ON DISABILITY OF THE PRINCIPAL

Principal further authorized Attorney-in-Fact to indemnify and hold harmless any third party who accepts and acts under this Power of Attorney and represents to all such third parties that they may recognize the authority of Attorney-in-Fact and may transact with Attorney-in-Fact in the same manner and to the same extent as they would transact with Principal.

Principal *Amatul*

WITNESSES:

FATAMA NASIQ

THE STATE OF: ILLINOIS

COUNTY OF: COOK

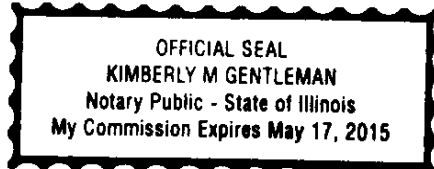
The foregoing Power of Attorney was acknowledged before me on the 19th day of DECEMBER, 2012, by SAMEENA KAREEM (the "Principal").

PREPARED BY & MAILED TO:
 TUSHAR CHOTALIA
 3772 W. DEVON AVE.
 LINCOLNWOOD, IL 60712

Kimberly M Gentleman
 Notary Public
 State Of ILLINOIS

S N
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 C V
 INT ID

THE STATE OF: IL
 COUNTY OF: COOK



Box 334

ER

OA 3843.44
 2 yf4 new loan no debt y

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AGENT'S CERTIFICATION AND ACCEPTANCE OF AUTHORITY

I, TUSHAR CHOTALIA (insert name of agent), certify that the attached is a true copy of a power of attorney naming the undersigned as agent or successor agent for SAMEENA KAREEM (insert name of principal).

I certify that to the best of my knowledge the principal had the capacity to execute the power of attorney, is alive, and has not revoked the power of attorney; that my powers as agent have not been altered or terminated; and that the power of attorney remains in full force and effect.

I accept appointment as agent under this power of attorney.

This certification and acceptance is made under penalty of perjury.*

Dated: 12-20-12

[Handwritten Signature]

(Agent's Signature)

TUSHAR CHOTALIA

(Print Agent's Name)

6512 N. NOKOMIS AVE., LINCOLN WOOD, IL 60712

(Agent's Address)

*(NOTE: Perjury is defined in Section 32-2 of the Criminal Code of 1961, and is a

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STREET ADDRESS: 5445 NORTH SHERIDAN ROAD, UNIT 1501
CITY: CHICAGO **COUNTY:** COOK
TAX NUMBER: 14-08-203-015-1143

LEGAL DESCRIPTION:

UNIT NUMBER 1501 IN 5445 EDGEWATER PLAZA AS DELINEATED ON PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS PARCEL):

THE SOUTH 31 FEET OF THE NORTH 875 FEET OF THE WEST 131.96 FEET; AND THAT PART LYING SOUTH OF THE SAID NORTH 875 FEET OF THE EAST FRACTIONAL HALF OF THE NORTHEAST QUARTER OF SECTION 8 TOWNSHIP 40 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, (ALL AS MEASURED PARALLEL WITH THE WEST AND NORTH LINES OF SAID EAST FRACTIONAL HALF OF THE NORTH EAST QUARTER) AND LYING NORTH OF A LINE THAT IS DRAWN AT RIGHT ANGLES TO THE EAST LINE OF SHERIDAN ROAD, THROUGH A POINT IN SAID EAST LINE THAT IS 1,090 FEET SOUTH OF THE SAID NORTH LINE OF EAST FRACTIONAL HALF OF THE NORTH EAST QUARTER; ALL OF THE ABOVE LYING WEST OF THE WEST BOUNDARY LINE OF LINCOLN PARK AS ESTABLISHED BY DECREE ENTERED JULY 6, 1908 IN CASE 285574, CIRCUIT COURT AS SHOWN ON PLAT RECORDED JULY 9, 1908 AS DOCUMENT 4229498 (EXCEPT THEREFROM THE WEST 47 FEET THEREOF HERETOFORE CONDEMNED AS PART OF SHERIDAN ROAD) IN COOK COUNTY ILLINOIS WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "C" TO DECLARATION OF CONDOMINIUM MADE BY AMERICAN NATIONL BANK AND TRUST COMPANY, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED AUGUST 25, 1969 AND KNOWN AS TRUST NUMBER 27801 RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 24267313, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND PLAT OF SURVEY) IN COOK COUNTY ILLINOIS.

Cook County Clerk's Office