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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ALL REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY OF CARE OR A DUTY TO EXERCISE GRANTED POWERS, BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO EXERCISE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS, UNLESS YOU EXPRESSLY STATE THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNLESS YOU REVOKE THIS POWER OR A COURT ACTION ON YOUR BEHALF TERMINATES IT. YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 4 OF THE ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY, OF WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPLAINS OPERATIONS, THE USE OF ANY DIFFERENT FORMS, POWER OF ATTORNEY YOU MAY DESIRE. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

Power of Attorney made this 28th day of August 1990

MARY J. COLEMAN, 636 S. 18th Avenue, Maywood, IL 60153

hereby appoint BARBARA SPENCE, 10 S. 19th Avenue, Maywood, IL 60153

as my 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 powers, as defined in Section 3-4 of the "Statutory Short Form Power of Attorney Law" (including all amendments), but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3 below.

(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF POWERS YOU DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE THE TITLE OF ANY CATEGORY WILL CAUSE THE POWERS DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT. TO STRIKE OUT A CATEGORY YOU MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGORY.)

- (a) Real estate transactions
(b) Financial institution transactions
(c) Stock and bond transactions
(d) Tangible personal property transactions
(e) Safe deposit box transactions
(f) Insurance and annuity transactions
(g) Retirement plan transactions
(h) Social Security, employment and military service benefits
(i) Tax matters
(j) Claims and litigation
(k) Commodity and option transactions
(l) Business operations
(m) Borrowing transactions
(n) Estate transactions
(o) All other property powers and transactions

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

2. The powers granted above shall not include the following powers or shall be modified or limited in the following particulars (here you may include any specific limitations you deem appropriate, such as a prohibition or conditions on the sale of particular stock or real estate or special rules on borrowing by the agent)

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COOK COUNTY RECORDER

3. In addition to the powers granted above, I grant my agent the following powers (here you may add any other delegable powers including, without limitation, power to make gifts, narrow powers of appointment, name or change beneficiaries or joint tenants or devise or amend any trust specifically referred to below)

I specifically grant my agent the power to sell the real estate commonly known as 636 S. 18th Avenue, Maywood, Illinois. The legal description is set forth on the reverse side hereof. I also specifically authorize my agent to mortgage said property for any amount and to sign a note and all other documents required therefore.

Handwritten signature and initials

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL DISCRETIONARY DECISIONS. IF YOU WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SENTENCE. OTHERWISE IT SHOULD BE STRUCK OUT.)

4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons whom my agent may select, but such delegation may be amended or revoked by any agent (including any successor) named by me who is acting under this power of attorney at the time of reference.

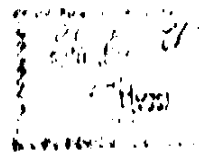
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Paul J. Montano, 818 Broadway, Melrose Park, IL 60161
THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IN THE SPACE PROVIDED FOR THIS PURPOSE (THIS SPACE IS NOT TO BE USED FOR THE SIGNATURE OF THE AGENT OR THE AGENT'S SUCCESSORS)

My commission expires _____
Date



The undersigned, a notary public in and for the above county and state, certifies that I am known to me to be the same person whose name is subscribed as principal in the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth (and certified to the correctness of the signature(s) of the agent(s)).

MARY J. GOLLMAN

State of Illinois
County of Cook
SS _____

(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM BELOW.)

(principal)

(principal)

(principal)

Bottom Space
Signature of agent (and successors)

I certify that the signatures of my agent (and successors) are correct.
(YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.)

Mary J. Gollman
Signed _____
(principal)

10 I am fully informed as to all the contents of this form and understand the full import of this grant of powers to my agent.
9 If a guardian of my estate (or property) is to be appointed, I nominate the agent acting under this power of attorney as such guardian, to serve without bond or security and to serve my best interests and welfare. STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.
(IF YOU WISH TO HAVE YOUR AGENT AS GUARDIAN OF YOUR ESTATE, IN THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY RETAINING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS AND WELFARE. STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.)
The person is unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician.
For purposes of this paragraph 8, a person shall be considered to be incompetent if and while the person is a minor or an adjudicated incompetent or disabled person or a person who is unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician.

8 IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH(S).
If my agent named by me shall become incompetent, resign or refuse to accept the office of agent, I name the following (each to act alone and successively, in the order named) as successor(s) to such agent:
EMMA GILLS, 1019 S. 7th Avenue, Maywood, IL 60153

7 This power of attorney shall terminate on _____

6 This power of attorney shall become effective on _____

(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER, ABSENT AMENDMENT OR REVOCATION. THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INITIATING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:)

5 My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney.
NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.)

Property of Cook County Clerk's Office

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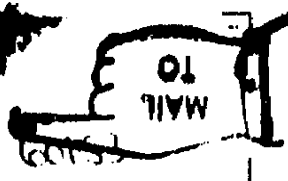
- other provisions in the statutory property power form
- and interests in property, except to the extent the principal limits the generality of this category (c) by stating out one or more of categories (d) through (n) or by specifying
- (a) **All other property powers and transactions.** The agent is authorized to exercise all possible powers of the principal with respect to all possible types of property
- is made, in the statutory property power form
- the trustee of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust
- no disbursement, however, that the agent may not make or charge a will and may not revoke or amend a trust revocable or amendable by the principal or require
- to the legal representative of the estate of the principal and, in general, exercise all powers with respect to estates and trusts which the principal could exercise and under
- or property subject to fiduciary control, establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable
- legacy, bequest, devise, gift or other property interest payable to or for the principal, assert any interest in and exercise any power over any trust, estate
- (b) **Estate transactions.** The agent is authorized to accept, except for, exercise, release, renounce, assign, demand, sue for, claim and reserve any
- for such purposes, sign, renew, amend, vary and satisfy any note or other form of obligation, and, in general, exercise all powers with respect to secured and unsecured
- borrowing which the principal could exercise if present and under no disability
- (c) **Borrowing transactions.** The agent is authorized to borrow money, mortgage or pledge any real estate or tangible or intangible personal property or security
- operations with the principal could exercise if present and under no disability
- and discharge business managers, attorneys, accountants, agents, officers, directors, supervisors, managers or partners in the operation of any business and engage, compensate
- operate, buy, sell, expand, contract, terminate or terminate by business, direct, control, supervise, manage or participate in the operation of any business and engage, compensate
- service, manage, employ or other type of business operation in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or other legal entity.
- (d) **Business operations.** The agent is authorized to organize or continue and conduct any business (which term includes, without limitation, any mining, operating, mining
- if present and under no disability
- option or contracts for the principal with any securities or futures broker, and, in general, exercise all powers with respect to commodities and options which the principal could
- coll and put options on stock and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions, establish or continue
- (e) **Commodity and option transactions.** The agent is authorized to buy, sell, hedge, carry, assign, carry, settle and exercise commodities futures contracts and
- to claims and litigation which the principal could exercise if present and under no disability
- attorneys and others and enter into contingency agreements and other contracts as necessary in connection with litigation, and, in general, exercise all powers with respect
- (f) **Claims and litigation.** The agent is authorized to institute, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or
- against the principal or any property interests of the principal, collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal, employ
- with respect to the matters which the principal could exercise if present and under no disability
- for such purposes, waive rights and sign all documents on behalf of the principal as required to settle, pay and obtain all for liabilities, and, in general, exercise all powers
- the principal before any federal, state or local revenue agent or tax body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary
- and returns and declarations of estimated tax, pay all taxes, claims, sue for and reserve all for refunds, payments and any of the principal's tax returns and records, representing
- (g) **Tax matters.** The agent is authorized to sign, verify and file all the principal's federal, state and local income, gift, estate, property and other tax returns, including
- the principal could exercise if present and under no disability
- local or foreign statute or regulation, and, in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which
- control, deposit to any account, file, receipt for, and take title to and hold all benefits under any Social Security, unemployment, military service or other state, federal,
- unemployment or military service benefits, sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation,
- (h) **Social Security, unemployment and military service benefits.** The agent is authorized to prepare, sign and file any claim or application for Social Security,
- and, in general, exercise all powers with respect to retirement plans and retirement plans and retirement plan account balances which the principal could exercise if present and under no disability
- from any retirement plan to other retirement plans or individual retirement accounts, exercise all investment powers available under any type of self-directed retirement plan,
- corporation, plan and any other type of employee benefit plan; select and change payment options for the principal under any retirement plan, make all contributions
- without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan; individual retirement account; deferred
- (i) **Retirement plan transactions.** The agent is authorized to contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes
- and annuity contracts which the principal could exercise if present and under no disability
- on or surrender and collect all distributions, proceeds or benefits payable under any insurance or annuity contract, and, in general, exercise all powers with respect to insurance
- annuity contract (which term includes without limitation, life, accident, health, disability, automobile casualty, property or liability insurance), pay premiums or assessments
- (j) **Insurance and annuity transactions.** The agent is authorized to procure, acquire, continue, renew, terminate or otherwise deal with any type of insurance or
- under no disability
- deposit contract, and or surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could exercise if present and
- (k) **Safe deposit box transactions.** The agent is authorized to open, continue and have access in all safe deposit boxes, sign, renew, release or terminate any safe
- to tangible personal property which the principal could exercise if present and under no disability
- move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and otherwise tangible personal property, and, in general, exercise all powers with respect
- (l) **Tangible personal property transactions.** The agent is authorized to buy and sell, lease, exchange, collect, possess and take title to all tangible personal property,

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Page 3

NAME: Barbara Lewis
STREET ADDRESS: P.O. Box 3911
CITY, STATE, ZIP: Maywood, IL



OR RECORDER'S OFFICE BOX NO. _____

(The Above Space for Recorder's Use Only)

LEGAL DESCRIPTION:

The North 32 feet of Lot 16 and the South 4 feet of Lot 15 in Block 10 in Cummings and Foreman Real Estate Corporation Golf Club Subdivision in Section 10, Township 39 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

REC-01618

STREET ADDRESS: 636 S. 18th Avenue, Maywood, IL 60153

PERMANENT TAX INDEX NUMBER: 15-10-322-027-0000

THE SPACE ABOVE IS NOT PART OF OFFICIAL STATUTORY FORM. IT IS ONLY FOR THE AGENT'S USE IN RECORDING THIS FORM WHEN NECESSARY FOR REAL ESTATE TRANSACTIONS.

Section 3-4 of the Illinois Statutory Short Form Power of Attorney for Property Law

Section 3-4. Explanation of powers granted in the statutory short form power of attorney for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of any of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form, but the agent will not have power under any of the statutory categories (a) through (c) to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests at death under any will, trust, joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs, but when granted powers are exercised, the agent will be required to use due care to act for the benefit of the principal in accordance with the terms of the statutory property power and will be liable for negligent exercise. The agent may act in person or through others reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

(a) **Real estate transactions.** The agent is authorized to buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust), collect all rent, sale proceeds and earnings from real estate, convey, assign and accept title to real estate, grant easements, create conditions and release rights of homestead with respect to real estate, create land trusts and exercise all powers under land trusts, hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate, pay, contest, protest and compromise real estate taxes and assessments, and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.

(b) **Financial institution transactions.** The agent is authorized to open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms), deposit in and withdraw from and write checks on any financial institution account or deposit; and, in general, exercise all powers with respect to financial institution transactions which the principal could if present and under no disability.

(c) **Stock and bond transactions.** The agent is authorized to buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and solekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting