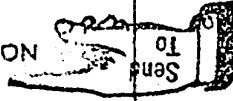


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RECORDING REQUESTED BY

WHEN RECORDED MAIL TO:
EXPRESS AMERICA MORTGAGE CORPORATION
9060 East Via Linda Street
Scottsdale, Arizona 85258-5418



DEPT-01 RECORDINGS \$23.50
T#9999 TRAN 9459 07/20/93 14:31:00
#0348 # 73-558932
COOK COUNTY RECORDER

6570939 RE: CONROY

93558932

Ln. No. SPACE ABOVE THIS LINE FOR RECORDER'S USE

SPECIAL LIMITED IRREVOCABLE POWER OF ATTORNEY

Know that BANC TRUST INC.

(corporation/partnership/sole proprietorship) with its principal offices at ONE EAST WACKER DR. #3430 CHGO, IL 60601 ("Principal"), does hereby make, constitute and appoint EXPRESS AMERICA MORTGAGE CORPORATION, an Arizona corporation with offices at 9060 E. Via Linda Street, Scottsdale, AZ 85258 ("EXPRESS AMERICA") for Principal's benefit and in Principal's name, place and stead, Principal's true and lawful attorney-in-fact:

To execute, endorse, assign and deliver to EXPRESS AMERICA (1) the promissory note (hereinafter the "Promissory Note") made payable to the order of Principal, relating to the property at 1825 N. LINCOLN PLAZA UNIT 2107 CHICAGO, IL 60614

that is now or is hereafter in the possession of EXPRESS AMERICA as contemplated by the Loan Brokerage Agreement dated 3-25, 1993 and the supplement to Loan Brokerage Agreement dated 3-25, 1993 (collectively, the "Loan Brokerage Agreement") both of which are currently in effect between Principal and EXPRESS AMERICA, (2) any beneficial or mortgagee's interest, or assignment thereof, and any and all other rights and interests, under all mortgages, deeds of trust, security agreements and other instruments evidencing, making or granting security for the Promissory Note ("Mortgage Rights") and (3) all other documents evidencing, memorializing or otherwise relating to payee's obligee's or mortgagee's interest in the loan evidenced by the Promissory Note ("Documents").

Principal hereby grants to EXPRESS AMERICA full authority to act in any manner both proper and necessary to exercise the foregoing powers as fully as Principal might or could do and perform by itself. EXPRESS AMERICA agrees that it shall exercise the power granted it hereunder only through an officer of EXPRESS AMERICA. 93558932

Principal and EXPRESS AMERICA hereby acknowledge and agree that EXPRESS AMERICA has an interest in the subject matter of the power granted herein, in that the loan evidenced by the Promissory Note (and the related Mortgage Rights and Documents) were, as contemplated by the Loan Brokerage Agreement, originated and closed in the name of Principal with Principal being denominated the original payee on the Promissory Note and the original beneficiary or mortgagee on the deed of trust or mortgage securing payment of the Promissory Note, and immediately upon and concurrently with the closing of the loan, Principal and EXPRESS AMERICA do hereby agree that EXPRESS AMERICA is hereby vested irrevocably with the power granted herein and that Principal does hereby forever renounce all right to revoke this Special Limited Irrevocable Power of Attorney or any of the powers conferred upon EXPRESS AMERICA hereby or to appoint any other person to execute the said power and Principal also renounces all right to do any of the acts which EXPRESS AMERICA is authorized to perform by this power.

If prior to the exercise of the power hereby conferred upon EXPRESS AMERICA, Principal shall have become bankrupt, dissolved, liquidated, disabled, incapacitated, or have died, and EXPRESS AMERICA shall hereafter exercised such power, Principal hereby declares any such acts performed by EXPRESS AMERICA pursuant to this power binding and effective in the same manner that they would have been had such bankruptcy, dissolution, liquidation, disability, incapacity or death of Principal not have occurred.

Executed on JULY 19, 1993, at ONE EAST WACKER DR. #3430

PRINCIPAL:

[Signature]
President

State of Illinois ss:
County of Cook

Corporations

The foregoing instrument was acknowledged before me this 19 day of JULY, 1993, by _____ of BANC TRUST INC., a corporation, on behalf of the corporation.

2380
"OFFICIAL SEAL"
SHEILA H. MORTENSEN
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES 3/8/97

My commission expires:

305 State of C 03720
FIRST AMERICAN TITLE INSURANCE #

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FIRST AMERICAN TITLE INSURANCE COMPANY
100 North La Salle, Suite 300, Chicago, IL 60602

ALTA Commitment Schedule C

File No.: C63726

LEGAL DESCRIPTION:

UNIT NUMBER 2107 IN HEMINGWAY HOUSE CONDOMINIUM, AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PARTS OF LOTS 5, 6, 9, 10, 13, 14, 15, 16, 17 AND 18 IN SHELDON'S SUBDIVISION OF BLOCK 46 IN CANAL TRUSTEE'S SUBDIVISION, AND PARTS OF VACATED CLARK STREET, VACATED WELLS STREET AND VACATED NORTH LINCOLN AVENUE, IN THE NORTH 1/2 AND THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. WHICH SURVEY IS ATTACHED TO DECLARATION OF CONDOMINIUM RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 24616476; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

14-33-409-024-1187

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