

STATE OF Illinois

COUNTY OF Cook

93712646

ILLINOIS STATUTORY 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 any real or personal property without advance notice to you or approval by you. This form does not impose a duty on your agent to exercise granted powers; but when a power is exercised, your agent will have to use due care to act for your benefit and in accordance with this form. 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 limit the duration of this power in the manner provided below, until you revoke this power or a court acting 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 3-4 of the Illinois "Statutory Short Form Power of Attorney for Property Law" of which this Form is a part. That law expressly permits the use of any different form of 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 23rd day of Aug., 1988, 1993

I, Marina Bardichevskiy of 3155 Violet Lane Northbrook, IL hereby appoint Edward Bardichevskiy of 3155 Violet Lane, Northbrook IL as my agent-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 for Property Law (including all amendments) but subject to any limitations 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 litigations.~~
- (k) ~~Commodity and option transactions.~~
- (l) ~~Business operations.~~
- (m) ~~Borrowing transactions.~~
- (n) ~~Estate transactions.~~
- (o) ~~All other property powers and transactions.~~

1. 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

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COOK COUNTY RECORDER

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CW65360 MC

FIRST AMERICAN TITLE

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agent):

Edward Bardichevsky has the right to sign my behalf for our  
refinance of our family home.

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, exercise powers of appointment, name or change beneficiaries or joint tenants or revoke or amend any trust specifically referred to below):

N/A

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 when my agent elect, but such delegation may be amended or revoked by any agent (including any successor) named by me who is acting under the power of attorney at the time of reference.

5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney.

6. This power of attorney shall become effective on 8/23/93

7. This power shall terminate on 9/23/93

8. If any agent named by me shall die, become legally disabled, resign or refuse to act, I name the following as successor(s) to such agent:

N/A

9. If a guardian of my person is to be appointed, I nominate the following to serve as such guardian:

N/A

10. If a guardian of my estate (my property) is to be appointed, I nominate the following to as such guardian:

N/A

11. I am fully informed as to all the contents of the form and understand the full import of this grant of powers to my agent.

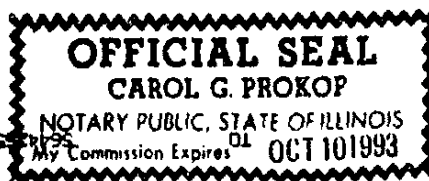
  
Principal

The undersigned, a notary public in and for the above county and state, certifies that Marina Bardichevsky known to me to be the same person whose name is subscribed as principal to 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)).

Dated: 8/24/1993

  
Notary Public

My commission expires 10/10/93



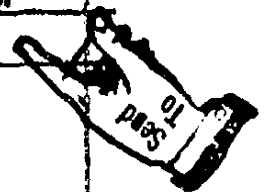
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This document was prepared by:  
**JOHN [REDACTED]**

LA WORLDWIDE MORTGAGE CORP.  
18. 132 SUMMIT, 6108  
OAKBROOK TERRACE, IL 60181



File No.: CN65360

**LEGAL DESCRIPTION:**

LOT 28 IN HEATHERCREST UNIT 4, BEING A SUBDIVISION IN THE NORTHEAST  
1/4 OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD  
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

04-17-213-029

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