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POWER OF ATTORNEY

Know all men by these presents, that I, Grace H. T. Chang, do hereby make, constitute and appoint Eric Y. Chang, of 2510 Laurel Lane, Wilmette, Illinois, as my true and lawful attorney in fact for me and in my name, place and stead, and on my behalf to execute, sign, endorse and convey, any and all documents relating to the transfer of the property commonly known as 2510 Laurel Lane, Wilmette, Illinois; and legally described as:

LOT 39 IN SUBDIVISION OF LOT A IN SMYKAL'S EDENCROFT SUBDIVISION, BEING A SUBDIVISION OF THE WEST 1/2 OF LOTS 5, 6, AND 7 IN COUNTY CLERK'S DIVISION OF SECTION 32, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 8, 1955 AS DOCUMENT 16167842 AS CORRECTED AND AMENDED BY PLAT RECORDED MAY 10, 1955 AS DOCUMENT 16230620 IN COOK COUNTY, ILLINOIS. 05-32-202-064-0000

including, but not limited to: loan documents and disclosures, applications, credit authorizations, notes, mortgages, riders, warranty deed(s); including the right to waive and relinquish Homestead rights; bill(s) of sale; ALTA statement(s); affidavit(s) of title; transfer declarations for State, county and/or City taxes; RESP. HUD-1 statement(s); closing statement(s); proceeds check(s); and any and all other related documentation necessary to effect the financing, refinancing and/or transfer of the above property. This Power of Attorney shall remain in full force and effect until revoked by me in writing.

Grace T. H. Chang
GRACE T. H. CHANG

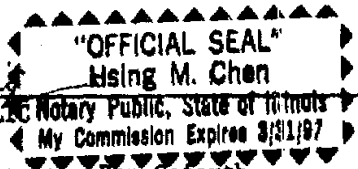
COOK COUNTY CLERK'S OFFICE
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STATE OF Illinois)
) SS
COUNTY OF Cook)

I, the undersigned, a Notary in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Grace T. H. Chang, is personally known to me to be the same person whose name is subscribed to the foregoing POWER OF ATTORNEY, appeared before me this day in person, and acknowledged that they signed, sealed and delivered said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 3rd day of January 1994



Hsing M. Chen
NOTARY PUBLIC Notary Public, State of Illinois
My Commission Expires 8/31/97

Prepared by: Ron Goforth
First American Bank
4949 Old Orchard Road
Skokie, IL 60077

Mail To: First American Bank
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