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LIMITED IRREVOCABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

The undersigned, WM. BLOCK & CO., INC., a (corporation/partnership/sole proprietorship) with its principal offices at 256 MARKET SQUARE LAKE FOREST, IL 60045, County of LAKE and State of IL ("Principal") does hereby make, constitute and appoint American Residential Mortgage Corporation of the City of _____, County of _____ and State of _____ ("AmRes"), my true and lawful attorney-in-fact with power to act for and in my name and seal to:

Execute, endorse, assign and deliver to AmRes (1) the promissory note (hereinafter the "Promissory Note") made payable to the order of Principal, (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"), each in connection with the following loan transaction:

Borrower Name(s): ESHO S. MARCUS & MARIA Y. MARCUS
Address of Property: 51 BRIAR ROAD
City, State, Zip Code: COLE, IL 60029
Loan Number: 940-123466

DEPT-01 RECORDING \$23.00
T#0014 TRAN 1406 04/14/94 13:19:00
#9787 *94-337032
COOK COUNTY RECORDER

giving and granting unto said attorney-in-fact, through its authorized officers and employees, full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to exercise the foregoing powers as fully, to all intents and purposes, as Principal might or could do and perform by itself, hereby ratifying and confirming that said attorney-in-fact shall lawfully do or cause to be done by virtue hereof.

Principal and AmRes hereby acknowledge and agree that AmRes has an interest in the subject matter of the power granted herein, and immediately upon and concurrently with the closing of the loan, AmRes is hereby vested irrevocably with the power granted herein and that Principal does hereby forever renounce all right to revoke this Limited Irrevocable Power of Attorney or any of the powers conferred 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 AmRes is authorized to perform by this power.

The power of attorney granted herein shall not be affected by any incapacity, dissolution, insolvency, liquidation, bankruptcy or death of the Principal.

Executed this 7TH day of APRIL, 1994.

By: Kellie S. Cotton
As: VICE PRESIDENT

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Corporation

STATE OF IL

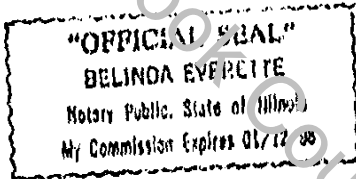
COUNTY OF COOK

I, BELINDA EVERETTE, a notary public in and for, and residing in the County and State aforesaid, do hereby certify that on this 27th day of APRIL, 1994, before me, personally appeared KELLIE SJOBLUM, who acknowledged himself to be VICE PRESIDENT of WM. BLOCK & CO., INC., a corporation incorporated under the laws of the state of ILLINOIS, being authorized so to do, executed the foregoing instrument for the purposes herein contained, by signing the name of the corporation by himself as VICE PRESIDENT.

In witness whereof I hereunto set my hand and official seal.

Belinda Everette
Notary Public

(SEAL)



Partnerships

STATE OF _____

COUNTY OF _____

I, _____, a notary public in and for, and residing in the County and State aforesaid, do hereby certify that the foregoing instrument was acknowledged before me on this _____ day of _____, 199____, by _____ partner (or agent) on behalf of _____, a partnership.

In witness whereof I hereunto set my hand and official seal.

Notary Public

(SEAL)

LOT 2 (EXCEPT WESTERLY 25 FEET THEREOF MEASURED ALONG BRIAR ROAD) AND LOT 3 (EXCEPT EASTERLY 25 FEET MEASURED ALONG BRIAR ROAD) IN SMITH'S SUBDIVISION OF LOT 7 (EXCEPT THE SOUTHERLY 25 FEET THEREOF) IN GOLF, A SUBDIVISION OF LAND IN SECTION 7, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX# 10-07-407-021

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