I, VILA CULJAK of 10741 S. AVENUE B, CHICAGO ILLINOIS 60617, hereby appoint RICHARD WAGNER of 10741 S. AVENUE B, CHICAGO, ILLINOIS 60617 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 for Property Law" (including all amendments), but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3 below:

Real estate transactions. (a)

(b) Financial institution transactions.

(c) Insurance and annuity transactions. ATI TITLE COMPANY

(d) Tax matters.(e) Claims and litigation.

(f) Business operations.

(g) Borrowing transactions.

One TransAm Plaza Drive, Suite 500 Oakerook Terrace, IL 80181

- 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 of special rules on borrowing by the agent):
- 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 of joint tenants or. revoke or amend any trust specifically referred to below):

This power of attorney shall be sufficient to direct E Q -Financial, Inc., of 117 N. Jefferson, Suite 100, Chicago IL 60661 ... to allow my agent to complete the refinance transaction for the ε property at 10741 S. Avenue B, Chicago, Illinois. The date of the transaction is August 24,1995, and the actual funding date is August 29,1995, or three business days after this accument is received by AT1 Title Co., 11 S. La Salle Street, Rosm 2050, Chicago, Illinois, being a mortgage in the sum of \$30,000.00 with an annual percentage rate of 14.09 for 180 months, being due on or before August 29, 2010 A. D.

- 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.
- 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 the date of its execution.
 - 7. This power of attorney shall terminate on June 30, 1996.

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95573022

The land referred to in this Commitment is described as follows:

LOTS 26 AND 27 IN BLOCK 8 IN STATELINE PARK, BEING PETER FOOTE'S SUBDIVISION IN THE NORTHEAST FRACTIONAL 1/4 OF SECTION 17, TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING THE THE PLAT REGISTERED ON JUNE 7, 1923 AS DOCUMENT NO. 184873, IN COOK COUNTY, ILLINOIS.

PIN: 26-17-204-014 26-17-201-015

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Property of County Clerk's DEPT-01 RECORDING \$25.50 T#8010 TRAN 2578 08/29/95 12:05:00 47519 + CJ #-95-573022 COOK COUNTY RECORDER DEPT-10 FEMALTY \$22.00 \$22.00

20 Financial Inc.
117 M. Jeffersont 100
Chicago MIC 60661

Property of Cook County Clerk's Office

95573022

8. I am fully informed as to all the contents of this form and understand the full import of this grap of powers to my agent. signed: \(\lambda\) \(\lambda\ (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.) I certify that the signatures Specimen signatures of of my agent are correct agent RICHARD WAGNER (principal) (agent) (THIS POWER OF ATTOPNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM BELOW.) STATE OF ILLINOIS COUNTY OF C O O K The undersigned, a notary public in and for the above county and state, certifies that VILA CULJAK known to me be 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 of the agent. "OFFICIAL SEAL Dated: August 28, 1998. PAT GIANGULA HOTARY PUBLY STATE OF ILLINOIS MY COMMISSION EXPIRES 9/14/95 nal. otary Public This document was prepared by: SAMUEL M. POZNANOVICH, P.C Attorney at Law 9714 South Commercial Avenue Chicago, Illinois 60617 Attorney Number: 08030

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