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POWER OF ATTORNEY

FINANCING OF REAL ESTATE

The undersigned, Debra H. Snider, does hereby make, constitute and appoint Mark E. Snider, of 835 Central Avenue, Wilmette, Illinois (referred to below as "my attorney"), my true and awful attorney-in-fact, to have power without consultation with or the consent of others to do all things for and on my behalf and in my place and stead relative to any financing of or relating to the real property, improved with a single-family residence, located at and commonly known as 835 Central Avenue, Wilmette, Illinois, and without limiting the generality of the foregoing do hereby spicifically authorize and empower my attorney to enter into contracts and agreements relative to consummation of any financing of or relating to such real property and to execute and deliver all other documents, and to sign, on my behalf, any mortgage, escrow agreement or other document or instrument requiring my signature and to otherwise bind and commit me to any agreement or other transaction relating to any financing TRAN 5342 01/20/95 13:58:00 of or relating to such real property. *-95-046878

My attorney shall exercise or fail to exercise the powers and authorities granted herein in each case as he in his own absolute discretion deems desirable or appropriate under existing circumstances. I hereby ratify and confirm as good and effectual, at law or in equity, all that my attorney, and any agents and attorneys appointed by my attorney, and their agents, associates and substitutes, may do by virtue hereof. Despite the above provisions, however, nothing herein shall be construed as imposing a duty on my attorney to act or assume responsibility for any matters referred to above or other matters even though he may have power or authority hereunder to do so.

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Each person, partnership, corporation or other legal entity relying or acting upon this power of attorney shall be entitled to presume conclusively that this power of attorney is in full force and effect unless written notice that this power has been revoked shall have been given by me to such person, partnership, corporation or other legal entity.

No person, partnership, corporation or other legal entity relying upon this power of attorney shall be required to see to the application and disposition of any moneys, stocks, bonds, securities or other property paid to or delivered to my attorney, or my attorney's substitute, pursuant to the provisions hereof.

IN WITNESS WHEREOF, I have set my hand and spal this 17th day of January, 1995. Coot County Clart's C

Witness:

STATE OF ILLINOIS

SS.

COUNTY OF COOK

I, Elizabeth & Birthol2, a Notary Public in and for said County, in said State, DO HEREBY CERTIFY that Debra H. Snider, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this / day of ANNOW 1995.

"OFFICIAL SEAL" ELIZABETH A. BIRKHOLZ Notary Public, State of Illinois My Commission Expires May 4, 1996

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