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Notice: This is an important document. Before signing this document, you should know these important facts. The purpose of this power of attorney is to give the person whom 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. You may specify that these powers will exist even after you become disabled, incapacitated, or incompetent. The powers that you give your Agent are explained more fully in New York General Obligations Law, Article 5, Title 15, Sections 5-1502A through 5-1503, which expressly permits the use of any other or different form of power of attorney desired by the parties concerned. This document does not authorize anyone to make medical or other health care decisions for you. If there is anything about this form that you do not understand, you should ask a lawyer to explain it to you.

Know Everyone by These Presents, which are intended to constitute a GENERAL POWER OF ATTORNEY pursuant to Article 5, Title 15 of the New York General Obligations Law:

Albert Chan (a/k/a Albert Chan Kam Chuen) of That 1701 Des Plaines Avenue, Park Ridge, Illinois 60069 do hereby appoint:
(insert name and address of the principal)

Ruby Chan, 273 Fifth Avenue, New York, New York 10016

(If 1 person is to be appointed agent, insert the name and address of the agent above)

. DEPT-01 RECORDING \$31.50
. T#0000 TRAN 1279 04/07/95 14:46:00
. #1212 + CJ *-95-233318
COOK COUNTY RECORDER

(If 2 or more persons are to be appointed agents with each agent to be able to act ALONE without requiring the consent of any other agent appointed in order to act, insert the name and address above of each agent SEPARATELY appointed and BE SURE TO insert the word "OR" between EACH designation of an agent to show that EACH agent has COMPLETE power to act alone)

(If 2 or more persons are to be appointed agents to act TOGETHER and requiring the JOINT consent of ALL appointed agents to act with no one agent to be able to act alone, insert the names and addresses above of all agents JOINTLY appointed and BE SURE TO insert the word "AND" between EVERY designation of each agent to indicate that ALL agents listed are required to act together and NONE can act alone)

MY ATTORNEY(S)-IN-FACT TO ACT

(If more than one agent is designated and the principal wants each agent alone to be able to exercise the power conferred, insert in this blank the word "SEPARATELY")

(If more than one agent is designated and the principal wants all of the designated agents together to exercise the power conferred, insert in this blank the word "JOINTLY")

(The failure to make any insertion in this blank will require the agents to act either separately or jointly, in accordance with the principal's use of the word "OR" or the other word "AND" between every respective designation of such agents above. If the principal's wishes cannot be determined because he or she fails to insert the word "OR", "AND", "SEPARATELY", or "JOINTLY" as he or she is asked to do above, the principal will be deemed to require the agents designated above to act jointly)

IN MY NAME, PLACE AND STEAD in any way which I myself could do, if I were personally present, with respect to the following matters as each of them is defined in Title 15 of Article 5 of the New York General Obligations Law to the extent that I am permitted by law to act through an agent:

31.50

a.c.

First American Title Order # 081601

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Initial in the opposite box any one or more of the subdivisions
WANTS to give the agent authority.

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(NOTICE: The principal must write his or her initials in the corresponding blank space of a box below with respect to each of the subdivisions (A) through (N) below for which the principal WANTS to give the agent(s) authority. If the blank space within a box for any particular subdivision is NOT initialed, NO AUTHORITY WILL BE GRANTED for matters that are included in that subdivision)

- (A) real estate transactions: [dc] ✓ (L) full and unqualified authority to my
- (B) chattel and goods transactions: [dc] ✓ attorney(s)-in-fact to delegate any
- (C) bond, share and commodity transactions: [] or all of the foregoing powers
- (D) banking transactions: [dr] ✓ to any person or persons whom my
- (E) business operating transactions: [] attorney(s)-in-fact shall select: []
- (F) insurance transactions: [dc] ✓ (M) all other matters: []
- (G) estate transactions: [] (N) if the blank space in the box to the
- (H) claims and litigation: [] right is initialed by the principal,
- (I) personal relationships and affairs: [] this power of attorney shall not be
- (J) benefits from military service: [] affected by the subsequent disability
- (K) records, reports and statements: [] or incompetence of the principal: [ac] ✓

My attorney-in-fact is given specific authority to make all payments, take all steps and execute all documents in connection with an extension of my mortgage obligation to Hang Seng Bank Limited secured by mortgages on premises 1701 Den Placer Avenue, Park Ridge, Illinois 60068. [ac]

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(Special provisions and limitations may be included in the statutory short form power of attorney only if they conform to the requirements of section 5-1503 of the New York General Obligations Law.)

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and that revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation or termination shall have been received by such third party, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument.

In Witness Whereof, I have hereunto signed my name and affixed my seal on
February 24, 1995

Albert Chan (Seal)
(Signature of Principal)
Albert Chan
(a/k/a Albert Chan Kam Chuon)

Editors note: If the principal wishes to allow the attorney to continue a pattern of gifts the principal has begun, add the following language:
The attorney-in-fact named herein has the power to make gifts in the pattern I have used in my lifetime.

ac

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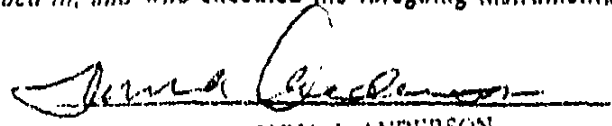
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ACKNOWLEDGEMENTS

has document contains of _____ pages,
each initialed by the affiant(s):

Consulate General of the
STATE OF United States of America) SS: COUNTY OF
in Hong Kong)

On February 24, 1995 before me personally came--Albert Chan aka Albert Chan Kam
to me known, and known to me to be the individual described in, and who executed the foregoing instrument. Chuan
and he acknowledged to me that he executed the same.



DONNA J. ANDERSON
AMERICAN CONSUL

STATE OF COUNTY OF SS:

On 19 before me personally came
to me known, and known to me to be the individual described in, and who executed the foregoing instrument.
and he acknowledged to me that he executed the same.

AFFIDAVIT AS TO POWER OF ATTORNEY BEING IN FULL FORCE

STATE OF COUNTY OF SS:

being duly sworn, deposes and says:
as principal.

THAT
who resides at
did, in writing, under date of
attorney, and that annexed thereto, and hereby made a part hereof, is a true copy of said power of attorney.
appoint me his true and lawful

THAT, as attorney-in-fact of said principal and under and by virtue of the said power of attorney, I have this day
executed the following described instrument

THAT at the time of executing the above described instrument I had no actual knowledge or actual notice
of revocation or termination of the aforesaid power of attorney by death or otherwise, or notice of any facts
indicating the same.

THAT I hereby represent that the said principal is now alive; has not, at any time, revoked or repudiated
the said power of attorney; and the said power of attorney still is in full force and effect.

THAT I make this affidavit for the purpose of inducing
to accept delivery of the above described instrument, as executed by me in my capacity of attorney-in-fact of the
said principal, with the full knowledge that the said
in accepting the execution and delivery of the aforesaid instrument and in paying a good and valuable
consideration therefor, will rely upon this affidavit.

Sworn to before me on

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ALBERT CHAN
(a/k/a ALBERT CHAN KAM CHEN)

TO

RUBY CHEN

Attorney of Attorney
Statutory Short Form

Dated, February 19 95

Prepared by, return to:
Aufrechtig Stein & Aufrechtig
300 E 42nd St, 5th Floor
New York, NY 10017

[Handwritten signature]

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2025-01-10 10:00:00 AM

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AFFIDAVIT AS TO POWER OF ATTORNEY BEING IN FULL FORCE

STATE OF NEW YORK, COUNTY OF NEW YORK ss.:

RUBY CHAN

being duly sworn, deposes and says:

That Albert Chan a/k/a Albert Chan Kam Chuen, as principal, who resides at 1701 Des Plaines Avenue, Park Ridge, Illinois 60068 did, in writing, under date of February 24, 1995, appoint me his true and lawful attorney, and that annexed hereto, and hereby made a part hereof, is a true copy of said power of attorney.

THAT, as attorney in fact of said principal and under and by virtue of the said power of attorney, I have this day executed the following described instruments: Mortgage, Adjustable Rate Rider, One to Four Family Rider, Note, Document Re-Execution Agreement, Closing Statement, W-9 Form, RESPA HUD-1 Statement and Occupancy Affidavit

THAT at the time of executing the above described instrument I had no actual knowledge or actual notice of revocation or termination of the aforesaid power of attorney by death or otherwise, or notice of any facts indicating the same.

THAT I hereby represent that the said principal is now alive; has not, at any time, revoked or repudiated the said power of attorney; and the said power of attorney still is in full force and effect.

That I make this affidavit for the purpose of inducing HANG SENG BANK LIMITED and FIRST AMERICAN TITLE INSURANCE COMPANY

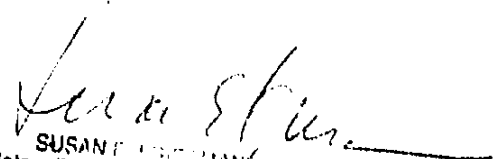
to accept delivery of the above described instruments, as executed by me in my capacity of attorney in fact of the said principal, with the full knowledge that the said HANG SENG BANK LIMITED and FIRST AMERICAN TITLE INSURANCE COMPANY

in accepting the execution and delivery of the aforesaid instrument and in paying a good and valuable consideration therefor, will rely upon this affidavit.

Sworn to before me

this 6th day of April, 1995


RUBY CHAN


SUSAN C. [unclear]
Notary Public in and for the State of New York
No. 00000000000000000000
Qualified to perform notary duties
Commission Expires 03/31/2003

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LOT 1 IN CANAVAN'S THIRD ADDITION TO PARK RIDGE, BEING A RESUBDIVISION OF LOT 9 (EXCEPT THE WEST 3.0 FEET THEREOF) IN BLOCK 2 IN FIRST ADDITION TO BELLE PLAINE HIGHLAND, BEING A SUBDIVISION OF THE EAST 3/4 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 AND THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Note: For information purposes only, the land is known as:

1701 DES PLAINES AVENUE
PARK RIDGE, IL

TAX NO.: 09-34-209-012

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