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GENERAL DURABLE POWER OF ATTORNEY

OF

KENNETH A. GROGAN

COOK COUNTY
RECORDER

JESSE WHITE

ROLLING MEADOWS

I, KENNETH A. GROGAN, as principal, domiciled and residing in the State of Illinois, hereby revoke any other General Durable Power of Attorney which I may have previously executed, designate and appoint LAWRENCE E. GROGAN, 1714 KEATING, GLENDALE HEIGHTS, ILLINOIS 60139, (708)260-0783, as my attorney-in-fact should I hereafter become disabled or incompetent. If LAWRENCE E. GROGAN is at any time unable or unwilling to serve, KIMBERLY A. GROGAN, 1321 BERYL STREET, #106, REDONDO BEACH, CALIFORNIA 90277, (310)318-9950 shall serve as attorney-in-fact for the principal.

1. Powers. The attorney-in-fact, as fiduciary, shall have all powers of an absolute owner over the assets and liabilities of the principal, whether located within or without the State of Illinois, including, without limitation, the power and authority to:

a. Make deposits to and payments from any account in a financial institution in the name of the principal and to enter any safe deposit box to which the principal has a right of access and deposit or remove property therefrom.

b. Consent to medical and surgical care and non-treatment for the principal; consent to the withholding or withdrawal of life-sustaining treatment for the principal; consent to the admission of the principal to a medical, nursing, residential, or similar health care facility; and to enter into agreements for the principal's care.

The attorney-in-fact may direct my health care providers to withhold administration of nutrients, hydration, antibiotics, kidney dialysis, heart and/or lung mechanics and any other mechanical device or medicine if or when I am existing in a persistent vegetative state and/or a comatose condition where there is no reasonable hope for my recovery.

c. Sell, exchange, or otherwise transfer title to the principal's stocks, bonds, or other securities.

d. Sell, convey, exchange, or otherwise transfer or encumber any real or personal property of the principal.

e. Disclaim, in whole or in part, any interest in property, whether outright, in trust, or otherwise, so long as in the sole discretion of the attorney-in-fact such disclaimer would not be detrimental to the best interests of the principal, and would be in the best interests of those interested in the estate of

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the principal and of those who take as a result of any such disclaimer.

f. Submit all federal and state income tax and gift tax returns on behalf of the principal and to pay all such taxes as may be due.

g. Represent the principal during audits, appeals, and lawsuits related to any income or gift tax return filed on behalf of the principal, and to pay any assessments for interest or penalties levied against the principal in connection with such tax returns.

h. Make transfers of the principal's property, both real and personal, to any trust created by the principal of which the principal is the beneficiary during the principal's life.

i. Make transfers of the principal's property including but not limited to transfers to the principal's spouse and gifts to the principal's children, for the purpose of qualifying the principal for governmental medical assistance to the full extent provided by law should there be a need for medical care or for the purpose of preserving for the principal's spouse the maximum amount of property allowed under applicable law if an application has been made for governmental medical assistance; any transfers made pursuant to this paragraph shall not be deemed to be a breach of fiduciary duty by the attorney-in-fact.

j. Make gifts, whether outright or in trust, to the relatives of the principal and the spouses of any such relatives, in accordance with any pattern of making gifts to such persons which the principal has established or planned to establish or in such amounts as the attorney-in-fact shall determine appropriate so long as such gifts would be in the best interests of the principal and those interested in the estate of the principal, such determination to be made in the sole discretion of the attorney-in-fact.

k. Make, amend, or alter any agreement as to status of property, or other document of similar import entered into by the principal and her spouse, and make, amend, alter or revoke any of the principal's life insurance beneficiary designations and retirement plan beneficiary designations so long as in the sole discretion of the attorney-in-fact, such action would be in the best interests of the principal and those interested in the estate of the principal.

Except as otherwise provided above, the attorney-in-fact shall not have the power to revoke or change any estate planning or testamentary documents previously executed by the principal, unless the document authorizes changes with court approval.

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2. Purposes. The attorney-in-fact shall have all powers as are necessary or desirable to provide for the support, maintenance, health, emergencies, and all urgent necessities of the disabled or incompetent principal.

3. Effectiveness. This power of attorney shall become effective upon the disability or incompetence of the principal. Disability or incompetence shall include the inability to manage his property and affairs effectively for reasons such as mental illness, mental deficiency, physical illness or disability, advanced age, chronic use of drugs, chronic intoxication, confinement, detention by a foreign power or terrorists, or disappearance. Disability or incompetence may be evidenced by a written statement of a qualified physician regularly attending the principal and/or by other qualified persons with knowledge of any confinement, detention, or disappearance. Incompetence may also be established by a finding of a court having jurisdiction over the incompetent principal.

4. Duration. This Durable Power of Attorney becomes effective as provided in Section 3 hereof and shall remain in effect for the period and to the extent permitted by law in the state of Illinois, as amended, or until revoked or terminated under Section 5 or 6 hereof, notwithstanding any uncertainty as to whether the principal is dead or alive.

5. Revocation. This power of attorney may be revoked, suspended, or terminated in writing by the principal with written notice to the designated attorney-in-fact. In addition, if this power of attorney has been recorded, the written instrument of revocation shall be recorded in the office of the recorder or auditor of any county in which the Power of Attorney is recorded.

6. Termination.

a. By Appointment of Guardian. The appointment of a guardian of the estate of the principal vests in the guardian, with court approval, the power to revoke, suspend, or terminate this power of attorney. The appointment of a guardian of the person only does not empower the guardian to revoke, suspend, or terminate this Power of Attorney.

b. By Death of Principal. The death of the principal shall be deemed to revoke this Power of Attorney at the time the attorney-in-fact receives actual knowledge or actual notice of such death.

7. Nomination of Guardian. If it should at any time be necessary to appoint a guardian or limited guardian of the person or estate of the principal, the principal hereby nominates the then acting attorney-in-fact designated above as the principal's said guardian or limited guardian.

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8. Accounting. The attorney-in-fact shall be required to account to any Personal Representative subsequently appointed for the principal.

9. Reliance. The designated and acting attorney-in-fact and all persons dealing with the attorney-in-fact shall be entitled to rely upon this Power of Attorney so long as at the time of any act taken pursuant to this Power of Attorney, the attorney-in-fact had not received actual knowledge or actual notice of any revocation, suspension, or termination of the Power of Attorney by death or otherwise. Any action so taken, unless otherwise invalid or unenforceable shall be binding on the heirs, devisees, legatees, or Personal Representatives of the principal.

10. Liability of Attorney-in-Fact. The estate of the principal shall hold harmless and indemnify the attorney-in-fact from any and all liability for acts done in good faith and not in fraud on behalf of the principal.

11. Property. This Power of Attorney shall apply to all the principal's interest in his separate property, whether now owned or hereafter acquired.

12. Applicable Law. The laws of the State of Illinois shall govern this Power of Attorney.

IN WITNESS WHEREOF, the undersigned has executed this instrument as of the 11 day of Oct, 1998.



KENNETH A. GROGAN, Principal

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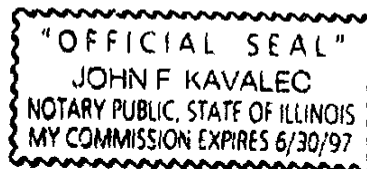
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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

This is to certify that on this 4 day of October,
1997, before me, the undersigned Notary Public, personally
appeared KENNETH A. GROGAN, to me known to be the individual
described in and who executed the foregoing General Durable Power
of Attorney, and who acknowledged to me that he signed the same as
his free and voluntary act and deed, for the uses and purposes
therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my
official seal the day and year first above written.

[Signature]
Notary Public in and for the State
of Illinois, residing at _____
PARSONS ILL
My Commission Expires: 6/30/97



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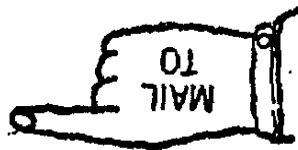
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UNIT 14-D-1 IN THE COACH HOMES OF WILLOW BEND CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: BEING A PART OF LOTS 2 AND 3 IN GEORGETOWN OF WILLOW BEND, A SUBDIVISION OF PART OF SECTIONS 5 AND 8, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 25259454 AS AMENDED BY DOCUMENT NUMBERS 26148474, 26213837, 26309837, 26374133, 26449443, 26524709, 26579256, 26666437 AND 26809486, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

P.I.N.# 08-08-122-034-1132

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Reparei:
MAIL TO:



DONALD M. ROSE, CTR
4215 KIRCHOFF ROAD
ROLLING MEADOWS, IL
60008

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