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 . COOK COUNTY RECORDER

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Property of Cook County

ILLINOIS STATUTORY SHORT FORM OF
 POWER OF ATTORNEY FOR PROPERTY

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON 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. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN A POWER IS EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART.

96901218

POWER OF ATTORNEY made this 16TH day of November, 1996.

1. I, Holly A. Harrison, of 2438 North Marshfield, Chicago, IL 60614 hereby appoint Andrew G. Neal, 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 transaction and in accordance with the powers 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

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additions to the specified powers inserted in paragraph 2 or 3 below:

Real estate transaction for the refinance of a residential mortgage on that certain real estate located in the City of Chicago, County of Cook, State of Illinois, commonly known as 2438 North Marshfield, Chicago, IL 60614.

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

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 or special rules on borrowing by the Agent):

The powers are limited to the execution and delivery of any receipts, instruments, and any and all other documents, which he may deem necessary or desirable in connection with the refinance of the Property, to receive any mortgage disbursements and to perform all other acts on my behalf in connection therewith, with like effects as if done by me, and I hereby ratify and confirm all that my said Agent may do.

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL DISCRETIONARY DECISIONS.)

3. 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.

4. This power of attorney shall become effective on the 15th day of November, 1996.

5. This power of attorney shall terminate on the 20th day of November, 1996.

6. I am fully informed as to all the contents of this form and understand the full import of this grant of powers to my agent.

Signed:


Holly A. Harrison

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THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS
NOTARIZED, USING THE FORM ON THE NEXT PAGE.)

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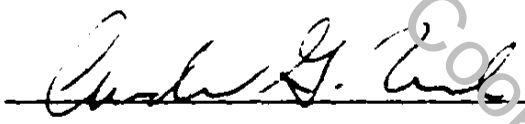
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State of Illinois)
County of Cook)

The undersigned, a notary public in and for the above county and state, certifies that Holly A. Harrison known to me 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 her free and voluntary act, for the use and purpose therein set forth, and certified to the correctness of the signature of the Agent provided below.

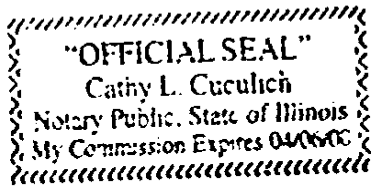
Dated: 11/14/96

Notary Public

CERTIFIED SIGNATURE OF THE AGENT, ANDREW G. NEAL



Andrew G. Neal

DATED: 11-14-96



Prepared by and returned to
Kathryn B. Heimer
Siskin and Austin
One First National Plaza
Chicago, IL 60603

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