CAUTION: Consult a lawyer before using or acting under this form. All warranties, including merchantability and fitness, are excluded.

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY.

(Notice: the purpose of this POWER OF ATTORNEY is to give the person you Designate (your "AGEO'T") broad powers to handle your property, which may include powers to pludge, sell or

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. DEPT-01 RECORDING

\$29.00

- . T\$0012 TRAN 5536 06/17/97 12:40:00
- \$5450 \$ ER #-97-430765
- COOK COUNTY RECORDER

Above Space for Recorder's use only

-Hy

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 powers are exercised, your agent will have to use due care to act for your benefit and in acc mance with this form and keep a record of receipts, disbursements and significant actions taken as agent. 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. Unless you expressly limit the duration of this power in the manner provided below, until you revoke this power or a court acting on your behalf terminates it, your agent may exercise the powers given here throughout your lifetime, even after you become disabled. The powers you give your agent are explained more fully in section 3-4 of the illinois "statutor; short form power of attorney for property law" of which this form is a part (see the back of this form). That law expressly permits the use of any different form of power of attorney you may desire. If there is anything about this form that you do not understand, you should ask a lawyer to explain it to you.)

٠	POWER OF ATTORNEY made this _	June	0,	day of	10	97 . 19
1 appoint:	1. I. Suzie H	. Kim	7)	Х,		, hereby appoin
	(INSERT NAME AND ADDRESS OF FRINCIPAL)					,
	Thomas	J. Kim	·.			
	(INSERT NAME AND ADDRESS OF AGENTS)					

as my attorney-in-fact (my "agent") to act for me and in my name (in any way I could act in pe son) 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 beloy.

(You must strike out any one or more of the following categories of powers you do not want your agent to have. Failure to strike the title of any category will cause the powers described in that category to be gracted to the agent. To strike out a category you must draw a line through the title of that category.)

- (a) Real estate transactions.
- (b) Financial institution transactions.
- (c) Stock and bond-transactions.
- (d) Tangible personal property transactions.
- (c) Safe-deposit-box-transactions.
- (f) Insurance and annuity transactions.
- (g) Retirement-plan-transactions,
- (h) Social Security, employment and military service benefits.
- (i) Tax matters.
- (j) Claims and litigation.
- (k) Commodity and option transactions.
- (I) Business-operations.
- (m) Borrowing transactions. To execute loan **
- (n) Estate-transactions.
- (o) All other property powers and transactions.
- **documents from Sierra Western Mortgage Company

(LIMITATIONS ON AND ADDITIONS TO THE AGENTS 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

BOX 333-CTI

ACCORDANCE.

SECTION 3-4 of the Illinois Statutory Short Form Power of Attorney for Property Law

Section 3-4. Explanation of powers granted in the statutory short form power of attorney for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of any of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (o) to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests at death under any will, trust, joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be required to use due care to act for the benefit of the principal in accordance with the terms of the statutory property power and will be liable for negligent exercise. The agent may acr in person or through others reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

- (a) Real estare transactions. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust); collect all rent, sale proce as and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.
- (b) Financial institution transactions. The agent is authorized to: open, close, continue and control all accounts and deposits in any type of financial institutuion (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms), deposit in and withraw from and write checks on any financial institution account or deposit; and, in general, exercise all powers with respect to financial institution transactions which the principal could if present and under no disability.
- (c) Stock and bond transactions. The agent is suthorized to: buy and sell all types of securities (which term includes, without limitation, stocks, bnds, mutual funds and all other type; of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.
- (d) Tangible personal property transactions. The agent is authorized to buy and sell, lease, exchage, collect, possess and take title to all tangible personal property; move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and safekeep tangible personal property; and, in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.
- (e) Sale deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.
- (f) Insurance and annuity transactions. The agent is authorized to: procure, acquire, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, property or liability insurance); pay premiums or assessments on or surrender and collect all distributions, proceeds or benefits payable under any insurance or annuity contract; and, in general, exercise all powers with respect to insurance and annuity contracts which the principal could if present and under no disability.
- (g) Retirement plan transactions. The agent is authorized to: contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee plan); select and change payment options for the principal under any retirement plan; make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan; and, in general, exercise all powers with respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.
- (h) Social Security, memployment and military service benefits. The agent is amborized to: prepare, sign and file any claim or application for Social Security, unemployment or military service benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take title to and hold all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation, and, in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.

PAGE 2

N/A		
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powers including, without limitation, power	to make gifts, exercise powers of	owing powers (here you may add any other deleg appointment, name or change beneficiaries or j ments, necessary to purchase all r
right, title, claim and intere		
Northbrook, Illinois 60062, ir	ncluding the loan docume	ents from Sierra Western Mortgage
Company, and including the rel	lease and waiver of my 1	rights under and by virtue of the
Homestead Exemption Laws of th		
(YOUR AGENT WILL HAVE AUTHORITY TO PROPERLY EXCERCISE THE POWERS DISCRETIONARY DECISIONS. 27 YOU W	Y TO EMPLOY OTHER PERSO S GRANTED IN THIS FORM. B ANT TO GIVE YOUR AGENT	ONS AS NECESSARY TO ENABLE THE AGE BUT YOUR AGENT WILL HAVE TO MAKE A THE RIGHT TO DELEGATE DISCRETIONA VEXT SENTENCE, OTHERWISE IT SHOULD
decision-making to any person or persons who (including any successor) named by me who is a (YOUR AGENT WILL BE ENTITLED TO R	m m; agent may select, but such e cting under this power of attorney a EIMBURSEMENT FOR ALL RE	ASONABLE EXPENSES INCURRED IN ACTI
TO ALSO BE ENTITLED TO REASONABLE	COMPENSATION FOR SERVICE	
. •	-	ered as agent under this power of attorney.
ABSENT AMENDMENT OR REVOCATION BECOME EFFECTIVE AT THE TIME THIS	ON, THE AUTHORITY GRAN POWER IS SIGNED AND WILL	YOU AT ANY TIME AND IN ANY MANN TED IN THIS POWER OF ATTORNEY W I. CONTINUE UNTIL YOUR DEATH UNLES INITIALING AND COMPLETING EITHER (
6. (X) This power of attorney shall		⊇ 16, 1997
(insert a future date or event, such as court deter		
7. (X) This power of attorney shall	terminate on June	a 30, 1997
	etermination of your disability, wi	hen you want this power to terminate prior to y
IN THE FOLLOWING PARAGRAPH.)	The state of the s) AND ADDRESS(ES, O) SUCH SUCCESSOR
following (each to act alone and successively, in N/A	the order named) as successor(s) to	or refuse to accept the office of agent, I name such agent:
WA		
For purposes of this paragraph 8, a person shall	I be considered to be incompetent	if and while the person is a minor or an adjudica
incompetent or disabled person or the person is a licensed physician. (IF YOU WISH TO N COURT DECIDES THAT ONE SHOULD RETAINING THE FOLLOWING PARAGR	unable to give prompt and intellig AME YOUR AGENT AS GUAS BE APPOINTED, YOU MAY, APH. THE COURT WILL APP 'E YOUR BEST INTERESTS AN	gent consideration to business matters, as certified RDIAN OF YOUR ESTATE, IN THE EVENT, BUT ARE NOT REQUIRED TO DO SO POINT YOUR AGENT IF THE COURT FIN WELFARE, STRIKE OUT PARAGRAPH 9
	perty) is to be appointed, I nomin	nate the agent acting under this power of attorney
		tand the full import of this grant of powers to
agent.		1.1.11/
	Signed	PRINCIPAL)
•	PAGE 3	Suzie H. Kim No. 3

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Suzie H. Kim

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- (i) Tax matters. The agent is authorized to: sign, verify and file all the principal's federal, state and local income, gift, estate, property and other tax returns, including joint returns and declarations of estimated tax; pay all taxes; claim, sue for and receive all tax refunds; examine and copy all the principal's tax returns and records; represent the principal before any federal, state or local revenue agency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes; waive rights and sign all documents on behalf of the principal as required to settle, pay and determine all tax liabilities; and, in general, exercise all powers with respect to tax matters which the principal could if present and under no disability.
- (j) Claims and litigation. The agent is authorized to: institute, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and other and enter into contingency agreements and other contracts as necessary in connection with litigation; and, in general, exercise all powers with respect to claims and litigation which the principal could if present and under no disability.
- (k) Commodity and option tranactions. The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities futures contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures broker; and, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.
- Business per tions. The agent is authorized to: organize or continue and conduct any business (which term includes, without limitation, any faming, manufacturing, service, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint vantice, partnership, corporation, trust or other legal entity; operate, buy, sell, expand, contract, terminate, or liquidate any business; direct, control, supervise, manage or participate in the operation of any business and engage, compensate and discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all powers with tespect to business interests and operation, which the principal could if present and under no disability.
- (m) Borrowing transactions. The agent is authorized to: borrow money; mortgage or pledge any real estate or tangible or intangible personal property as security for such purposes; sign, renew, extend, pay and satisfy any notes or other forms of obligation; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could if present and under no disability.
- (n) Estate transactions. The agent is authorized to: accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sue for, claim and recover any legacy, bequest devise, gift or other property interest or payment due or payable to or for the principal; assert any interest in and exercise any power over any trust, estate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that term mates at the death of the principal and is then distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal could if present and under no disability; provided, however, that the agent may not make or change a will and may not revoke or amend a trust revocable or amendable by the principal or require the trust eof any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statutory property power form.
- (O) All other property powers and transactions. The agent is authorized to extend the principal with respect to all possible types of property and interests in property, except to the extend the principal limits the generality of this category (o) by striking out one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

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(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.)

Specimen signatures of agent (and successors)	I certify that the signatures of my agent (and successors) are correct. (PRINCIPAL)			
(AGEN'T)				
(SUCCESSOR AGENT)	(PRINCIPAL)			
(SUCCESSOR AGENT)	(PRINCIPAL)			
(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UN STATE OF	ILESS IT IS NOT ARIZED, USING THE FORM BELOW.)			
COUNTY OF Coole				
The undersigned, a powery public in and for the above Count Suzie H. Kim	y and State, certifies that			
known to me to be the same perion whose name is subscribed as person and acknowledged signing and delivering the instrument purposes therein set forth (, and certified to the correctness of the signature of the	as the free and voluntary act of the principal, for the uses and nature(s) of the agent(s)).			
(THE NAME AND ADDRESS OF THE PERSON PREPARING HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTAT				
This document was prepared by: Jay Chie, 4001 W.]	D∈vo.1, #310, Chicago, IL 60646			
Legal Description: LOT 11 IN BLOCK 5 IN THE FIRST ADDITION TO OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE FEET THEREOF FOR THE STREET), AND THAT PART OF THE WEST 1/4, LYING EAST OF THE SOUTH SOUTHWEST 1/4, (EXCEPT RAILROAD), IN SECTION.	HE SOUTHWEST 1/4, (EXCEPT THE EAST 30 RT OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 1/2 OF THE			
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN				

Street Address: 1801 Maple, Northbrook, IL 60062
Permanent Tax Index Number: 04-10-312-011

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