

1082 7656888#

SHORT FORM POWER OF ATTORNEY FOR PROPERTY

POWER OF ATTORNEY MADE THIS 28TH DAY OF MARCH, 1997.

1. I, VILLA CULJAK OF 10741 S. AVENUE B, CHICAGO, ILLINOIS 60617, HEREBY APPOINT MARIO RODRIGUEZ OF 10741 S. AVENUE B, CHICAGO, ILLINOIS 60617 AS MY ATTORNEY-IN-FACT (MY "AGENT") TO ACT FOR ME AND IN MY NAME (IN ANYWAY I CANNOT ACT IN PERSON) 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 BELOW:

- (A.) REAL ESTATE TRANSACTIONS.
- (B.) FINANCIAL INSTITUTIONS TRANSACTIONS.
- (C.) INSURANCE AND ANNUITY TRANSACTIONS.
- (D.) TAX MATTERS.
- (E.) CLAIMS AND LITIGATIONS.
- (F.) BUSINESS OPERATIONS.
- (G.) BORROWING TRANSACTIONS.

2700  
2400  
B

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 OF SPECIAL RULES ON BORROWING BY THE AGENT):

3. IN ADDITION TO THE POWERS GRANTED ABOVE, I GRANT MY AGENT THE FOLLOWING POWERS (HERE YOU MAY ADD ANY OTHER DELEGABLE POWERS INCLUDING, WITHOUT LIMITATION, POWER TO MAKE GIFTS, EXERCISE POWERS OF APPOINTMENT, NAME OR CHANGE BENEFICIARIES OF JOINT TENANTS OR REVOKE OR AMEND ANY TRUST SPECIFICALLY REFERRED TO BELOW):

THIS POWER OF ATTORNEY SHALL BE SUFFICIENT TO DIRECT FORD CONSUMER FINANCE INC., LOCATED AT ONE MID-AMERICA PLAZA, SUITE 500, OAKBROOK TERRACE, ILLINOIS TO ALLOW MY AGENT TO COMPLETE THE REFINANCE TRANSACTION FOR THE PROPERTY LOCATED AT 10704 MACKINAW AVENUE, CHICAGO, ILLINOIS 60617. THIS TRANSACTION WILL TAKE PLACE WITHIN THE NEXT 45 DAYS. THIS BEING A MORTGAGE IN THE SUM OF \$75,000.00 WITH AN ANNUAL INTEREST RATE NOT TO EXCEED 13.9%. THIS BEING DUE ON OR BEFORE A THIRTY YEAR PERIOD.

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4. MY AGENT SHALL HAVE THE RIGHT BY WRITTEN INSTRUMENT TO DELEGATE ANY OR ALL TO 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.

5. MY AGENT SHALL BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES RENDERED AS AGENT UNDER THIS POWER OF ATTORNEY.

6. THIS POWER OF ATTORNEY SHALL BECOME EFFECTIVE ON THE DATE OF ITS EXECUTION.

7. THIS POWER OF ATTORNEY SHALL TERMINATE ON JULY 1, 1997.

8. 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:

*Vila Culjak*  
(PRINCIPAL)

(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 signature of agent

I certify that the signatures of my agent are correct

*Mario Rodriguez*  
MARIO RODRIGUEZ  
(AGENT)

*Vila Culjak*  
VILA CULJAK  
(PRINCIPAL)

(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM BELOW.)

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STREET ADDRESS: 10704 MACKINAW

CITY: CHICAGO

COUNTY: COOK

TAX NUMBER: 26-18-206-027-0000

## LEGAL DESCRIPTION:

LOT 3 IN BLOCK 3 IN KREER AND RICE'S SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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. DEPT-01 RECORDING	\$27.00
. T#0012 TRAN 5595 06/23/97 14:59:00	
. #8370 \$ CG *-97-452649	
. COOK COUNTY RECORDER	
. DEPT-10 PENALTY	\$24.00

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STATE OF ILLINOIS    )  
                                  )  
COUNTY OF COOK    ) SS.

THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR THE ABOVE COUNTY AND STATE, CERTIFIES THAT VILA CULJAK, KNOWN TO ME BE THE SAME PERSON WHOSE NAME IS SUBSCRIBED AS PRINCIPAL TO THE FOREGOING POWER OF ATTORNEY, APPEARED BEFORE ME IN PERSON AND ACKNOWLEDGED SIGNED AND DELIVERING THE INSTRUMENT AS THE FREE AND VOLUNTARY ACT OF THE PRINCIPAL, FOR THE USES AND PURPOSES THEREIN SET FORTH, AND CERTIFIED TO THE CORRECTNESS OF THE SIGNATURE OF THE AGENT.

DATED: March 28, 1997.

Mary Therese Ksiazek  
NOTARY PUBLIC



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