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Not. b.
C/M/D/Catkehan
P.O. Box 79021
MS 321
St Louis, MO 63179-0021

. DEPT-01 RECORDING \$25.00
. T#0012 TRAN 6179 08/04/97 13:03:00
. #9000 # ER #-97-564173
. COOK COUNTY RECORDER

9672745/97035547EM 2/14

POWER OF ATTORNEY

THE STATE OF ILLINOIS
COUNTY OF COOK

KNOW ALL MEN BY THESE PRESENTS, THE I, KATHERINE L. SAWYER have made, constituted and appointed and by these presents do make, constitute, and appoint, CHARLES H. SAWYER as my true and lawful attorney for me and in my name, place and stead, to have power of sale, purchase, acquisition, mortgage, management, disposition and /or control of all my interest in and to the following described property:

PIN 10-11-322-006

LOT 17 IN BLOCK 3 IN DAVID F. CURTIN'S SECOND ADDITION TO LINCOLNWOOD, BEING A SUBDIVISION OF THE NORTH 2/3 OF THE SOUTH 10 ACRES OF THE SOUTHEAST 1/4 OF SECTION 11, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THE NORTH 2/3 OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SAID SECTION 11 IN COOK COUNTY, ILLINOIS.

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BOX 333-CTI

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Property of Cook County Clerk's Office

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My said attorney shall further have the authority to purchase, acquire, contract to purchase and sell, to sell and convey said property to any Grantee whomever for such sum or such terms and with such agreements as to him shall seem proper; to make, execute, acknowledge and deliver good and sufficient conveyances for the same upon any such consideration and with any such clauses, covenants and agreements to be therein contained as my said attorney shall think fit and convenient; to make, execute, deliver and acknowledge such mortgages, deeds of trust, mechanic's lien contracts, construction loan agreements, interim financing agreements, long term financing agreements, and other forms of encumbrances thereon as my attorney shall deem necessary; to contract debts, liens, or other obligations with reference thereto and to evidence the same by the execution of such promissory note or notes or other written evidence thereof as my attorney shall deem necessary; until the same shall be sold, to demise or lease said property to such person or persons and for such rent as he may see fit; to ask, demand, recover, collect and receive all sums of money which shall become due and owing to me by means of any such sale, conveyance or lease; to take all lawful ways and means for the recovery thereof, to compound and agree for the same and to execute and deliver sufficient acquittances, releases and discharges therefore as well as of any lien or liens securing any obligation arising in connection therewith; and to exercise such other powers as may be necessary or desirable with respect to the sale, purchase, mortgage, disposition, management and control of said real property, whether the same be of like kind or character to those herein enumerated or not; in particular, to enable my, said attorney to act under changed conditions, the exact nature of which cannot now be foreseen, it being intended to vest in my said attorney, and I do hereby vest in my said attorney full power to control and manage said property, giving and granting to my said agent and attorney - in - fact; full power to control and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in connection with said property as fully, to all intents and purposes, as I might or could do if personally present, hereby ratifying and confirming whatsoever my said agent and attorney - in - fact shall may do by virtue hereof.

I nominate, constitute and appoint, CHARLES H. SAWYER, my true and lawful attorney-in-fact, for me and in my name, place and stead, to sign mortgage documents with CITICORP MORTGAGE, INC., ITS SUCCESSORS AND/OR ASSIGNS, P. O. BOX 801300, ATLANTA, GA 30366-1300, as mortgagee, for the purchase of the property located at 3016 Normandy, Evanston, Illinois, including to contract for, purchase, receive and take possession of, to sell, exchange, grant or convey with or without warranty, to negotiate checks to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described above. To endorse, sign, seal, execute and deliver any and all documents for securing the mortgage of the above referenced property, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instruments of whatever kind reasonably required to effectuate this loan.

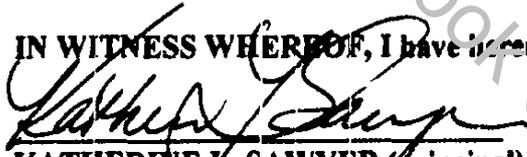
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I also authorize my attorney - in - fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and /or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth - in- Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

I hereby agree and represent to those persons dealing with my agent and attorney - in - fact that this power of attorney shall not terminate on disability or the principal and may be voluntarily revoked only by written instrument of revocation filed for record in the office of the County Clerk of Cook County, except that, if this power of attorney had not been sooner revoked, it shall, in any event, be automatically revoked and terminated and shall become null and void without any further action at 11:59 p.m. on the 5th day of August, 1997.

IN WITNESS WHEREOF, I have hereunto set my hand this 24th day of July, 1997:

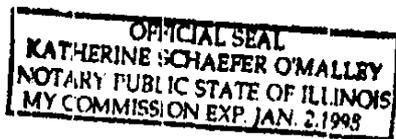

KATHERINE L. SAWYER (principal)

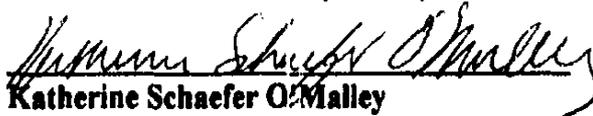
Witness

State of Illinois)
) SS
County of Cook)

I, Katherine Schaefer O'Malley, a Notary Public in and for said county and state, do hereby certify that KATHERINE L. SAWYER personally known by me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 24th day of July, 1997:




Katherine Schaefer O'Malley

My commission expires: 1-2-98

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