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CONFIDENTIAL

POWER OF ATTORNEY

APPOINTMENT

I. (Insert name and address of principal) RALPH E. ERUNY, OF 500 EAGLE DR. #106 ELK GROVE, IL. 60007

have made, constituted, and appointed and by these presents do make, constitute and appoint (insert name and address of agent or of each agent) Robert A. Schuman, 555 Skokie Blvd., Suite 500 Northbrook, IL 60062 as my true

and lawful attorney for me and in my name, place and stead, to execute and deliver a promissory note ("Note") payable to First Federal Savings Bank, Ottawa, Illinois in the original principal amount of \$ 210,000.00 at an initial interest rate not to exceed 7.875% and for a term of 25 years, and to execute and deliver a

Mortgage/Deed of Trust/Security Deed ("Security Instrument") to secure the Note pertaining to the following described property ("Property") (insert legal description):

Lot 44 in Golden Gardens Subdivision, a Subdivision in the Northeast quarter of Section 9, Township 41, North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois (commonly known as 1319 S. Ridge, Arlington Heights, IL 60005)

08-09-230-008

Lawyers Title Insurance Corporation

AUTHORITY

I further specifically authorize my Attorney in Fact to execute and deliver the following documents related to the Note and Security Instrument:

- X Riders to the Security Instrument or Note;
X Truth-In-Lending Disclosure Statement;
X HUD-1 Settlement Statement; and all other documents required by the Lendar for closing the described loan.

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I further grant and give my Attorney In Fact full authority and power to do and perform any and all other acts necessary or incident to the performance and execution of the powers I have expressly granted, with power to do and perform all acts authorized hereby as fully to all intents and purposes as I might or could do if personally present.

### RATIFICATION

I hereby ratify and confirm all acts whatsoever that my Attorney in Fact as my agent shall or may do by the virtue of the Power of Attorney.

### AGREEMENT NOT TO CANCEL

I hereby agree and represent to those persons dealing with my agent Attorney in Fact that this Power of Attorney will not terminate upon my subsequent disability or incompetence and may be voluntarily revoked only by a written instrument of revocation filed for record in the recording office of the County in which the Property is located.

IN WITNESS WHEREOF, I have executed this affidavit on August 12, 1997

Ralph E Bruntz

THE STATE OF ILLINOIS  
COUNTY OF COOK

I, the undersigned Notary Public, in and for the aforesaid State and County do hereby certify that RALPH E. BRUNTZ, Borrower(s) personally appeared before me in said County and acknowledged the within instrument to be their free act and deed, given under my hand and seal this 12<sup>th</sup> day of August, 1997.



*Mary Kay O'Neill*

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