

MAIL TO:
MR. RICHARD
HIRSCHENBEIN
4363 N. Harlem
Norridge, IL 60639

Property of

LEGAL DESCRIPTION:

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PARCEL 1: LOTS 8 AND 108 IN THE RESUBDIVISION OF BRICKMAN'S SECOND ADDITION TO LAWRENCE AVENUE HIGHLANDS SUBDIVISION BEING A RESUBDIVISION IN THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PARCEL 2: EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS CREATED BY PLAT OF BRICKMAN'S SECOND ADDITION TO LAWRENCE AVENUE HIGHLANDS SUBDIVISION RECORDED AS DOCUMENT 17118830 PLAT OF RESUBDIVISION OF BRICKMAN'S SECOND ADDITION TO LAWRENCE AVENUE HIGHLAND SUBDIVISION RECORDED AS DOCUMENT 17137486, DECLARATION RECORDED AS DOCUMENT 19102303 AND CAMELCT TOWNHOUSES DECLARATION OF PARTY WALL RIGHTS, COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS RECORDED JANUARY 6, 1993 AS DOCUMENT 93010463 AND BY DEED RECORDED AS DOCUMENT NUMBER 95139671.

PIN: 12-12-307-128-0000
12-12-307-144-0000
Commonly known as 7840 W. Lawrence, Norridge, Illinois

EPK
ATTORNEY'S NATIONAL
TITLE NETWORK, INC.
Office

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ILLINOIS STATUTORY SHORT FORM

POWER OF ATTORNEY FOR PROPERTY AT 7840 W. Lawrence Ave., Norridge, Illinois.

(NOTICE: THE PURPOSE OF THIS POWER 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 POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE 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 "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART. THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE.)

POWER OF ATTORNEY made this 26th day of August, 1997.

1. I, EFFIE PAPOUTSIS KRITIKOS, who resides at 1214 S. Ridge, Arlington Height, Illinois, 60005, hereby appoint RICHARD A. HIRSCHENSTEIN, who resides at 1908 Cyndi Ct., Rolling Meadows, Illinois 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 powers, as defined in Section 3-4 of the Illinois "Statutory Short Form Power of Attorney for Property Law" (including all amendments thereto), 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 institution transactions
(c) Stock and bond transactions
(d) Tangible personal property transactions
(e) Safe deposit box transactions
(f) Insurance and annuity transactions
(g) Retirement plan transactions
(h) Social Security
(i) Tax matters
(j) Credit and litigation
(k) Commodity and option transactions
(l) Business operations
(m) Banking transactions
(n) Estate transactions
(o) Employment and military service
(p) All other property powers and transactions

2. The powers granted above shall not include the following powers or shall be modified or limited in the following particulars:

I AM IMPOSING NO LIMITATIONS ON THE POWERS GRANTED TO MY AGENT UNDER THIS POWER OF ATTORNEY, EXCEPT AS PROVIDED IN PARAGRAPH 3 BELOW.

3. In addition to the powers granted above, I grant to 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 or joint tenants or revoke or amend any trust specifically referred to below):

To execute and deliver the mortgage instrument and related instruments for the limited purposes of waiving my homestead rights in and to the real estate commonly known as 7840 W. Lawrence, Norridge, Illinois, under the homestead laws of the State of Illinois.

(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, IF YOU WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)

4. 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.

(YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER THIS POWER OF ATTORNEY. STRIKE OUT THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.)

5. My agent will be entitled to reasonable compensation for services rendered as agent under this Power of Attorney.

6. This Power of Attorney shall be effective August 28, 1997.

7. This Power of Attorney shall terminate, if not sooner revoked by me in writing, on September 15, 1997.

8. I AM FULLY INFORMED AS TO ALL THE CONTENTS OF THIS POWER OF ATTORNEY AND UNDERSTAND THE FULL IMPORT OF THIS GRANT OF POWERS TO MY AGENT.

x Effie Papoutsis Kritikos
EFFIE PAPOUTSIS KRITIKOS.

Specimen Signatures of Agent and Successor Agent(s).

[Signature]
(Agent)

I certify that the signatures of my agent (and successors) are correct

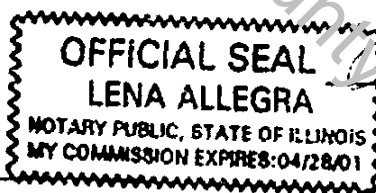
x Effie Papoutsis Kritikos
(Principal)

NOTICE: THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED!!

State of Illinois)
County of Cook) ss

The undersigned, a notary public in and for the above county and state, certifies that EFFIE PAPOUTSIS KRITIKOS, known to me to be the same person whose name is subscribed as Principal to the foregoing Power of Attorney For Property, appeared before me in person and acknowledged signing, initialing and delivering the Instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth, and that she certified to the correctness of the signature of my Agent and Successor Agent.

Dated: 8/28/97
(SEAL)



[Signature]
Notary Public

My Commission Expires: _____

This instrument was prepared by: RICHARD A. HIRSCHENBEIN, 4363 N. Harlem, Norridge, IL 60634

Initials of Principal: EPK

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