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PREPARED BY AND
WHEN RECORDED MAIL TO:

LOAN #:

EBEROW/CLOSING #:

CASE #:

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Marie Frances Brown herewith nominate, constitute and appoint ** my true and lawful attorney in fact, for me and in my name, place and stead to:

3

** David R. Kirby
Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

SEE ATTACHED LEGAL DESCRIPTION

whose address is: 3253 N. Racine Ave., #3 Chicago, Illinois 60657

TA# 14-20 421-042-1003

and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deeds of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

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INITIALS

DFB
MYC

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

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Property of Cook County Clerk's Office

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UNIT NUMBERS 3 AND 3-G IN THE 3253 NORTH RACINE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:
LOT 3 IN BLOCK 8 IN BAXTER'S SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 95 523 082 AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PIN 14-20-421-042-1003

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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 Estates Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purpose and, if not exercised prior to 10/22, 1997 shall be revoked.

Maria F. Brown
Principal

ACKNOWLEDGMENT

State of Illinois }
County of }
}

On _____, before me, the undersigned, a Notary Public in and for said County and State personally appeared _____ personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument as the principal(s) and acknowledged to me that said principal(s) executed it.

Witness My Hand and Official Seal

[Signature]
Notary Public in and for said County and State

My Commissions expires 2-7-01

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