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PREPARED BY AND WHEN RECORDED MAIL TO: MORTGAGE BANCORP SERVICES 800 E. NORTHWEST HIGHWAY PALATINE, IL. 60067

LOAN #: 88-7895

ESCROW/CLOSING #: (47)

CASF

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, NANCY T. FOX herewith nominate, constitute and appoint ** my true and lawful attorney in fact, for me and in my name, place and stead to: ** GARY J. FOX, MY HUSBAND

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or ottorwise encumber or hypothecate the property legally described as: 107 56 IN THE SUBDIVISION OF BLOCK 7 IN FAIR OAKS, SAID FAIR OAKS BEING A SUBDIVISION OF THE SOUTH & OF THE SOUTHEAST & OF SECTION 6, TOWNSHIP 30 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILIANOIS. TAX#16-06-417-020-0000 whose address is:

619 N. ELMWOOD

OAK PARK, IL. 60302

OAK PARK, IL. 60302 and to endorse, sign, seal, execute and Celiver 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

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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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 Pederal 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 NOVEMBER 3, 1997 shall be revoked.

NANCY T. JOX Principal

ACKNOWLEDGMENT

State of County of

1)linois

*FOX

On OCTOBER 27, 1997 , before me, the undersigned, a Notary Public in and for said County and State personally appeared NANCY T. FOX, MARRIED TO GARY J.* 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

OFFICIAL SEAL
CARIN R. WOLKENBERG
NOTARY PUBLIC, STATE OF ILLINOIS
and State A 14-8001

My Commissions expires

4-14-2001

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and for said County

INITIALS

N.T.F.

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. Notary Public