

76 9898 88 08

Durable Power of Attorney

I (we) SUSAN M. KELLEY of 2968 Lake Shore Dr, Long Beach, IN.
do make, constitute and appoint DUANE M KELLEY of 2968 Lake Shore Dr, Long Beach, IN.
my (our) true and lawful attorney, to act in, manage, and conduct all my (our) estate and all my (our) affairs, in my (our) name, place and
stead as my (our) act and deed, either to do and execute, or to concur with persons jointly interested with me (us) in the doing of
executing of all or any of the following acts, deeds, and things:

To borrow money on such terms as my (our) attorney may choose.

To purchase, sell, lease, convey, assign, pledge, hypothecate, mortgage and warrant, or otherwise deal with any or all real or
personal property in which I (we) may have an interest, for such purposes and upon such terms and in such form as my
(our) attorney may choose, including, but not limited to, property located in the City of Chicago
COOK County, State of ILL, described as:

See Attached Legal description

Commonly known as: _____

Tax Identification Number: _____ including all lands and interests therein contiguous or
appurtenant to land owned or claimed by me (us), whether or not specifically described above.

To make, execute, acknowledge and deliver under seal or otherwise any contract, agreement, bond, note, mortgage, deed of trust,
deed, assignment, pledge, security agreement, power, guaranty, application for credit, application for insurance,
statement, tax form, affidavit, disclosure, consent, amendment, election, vote, waiver, escrow agreement, endorsement, certification,
promise, receipt, acknowledgment, instruction, order form, commitment, accounting, notification, letter, rider, addendum, authorization,
appointment, power of attorney, stipulation, disclaimer, accord and satisfaction, settlement statement, settlement agreement, closing
statement, closing instruction, disbursement authorization, listing agreement, subordination agreement, release discharge, questionnaire,
proprietary certificate, request, document, form required by any federal, state or local law, regulation or ordinance, or other instruments
which said attorney may deem necessary:

To make, draw, sign, endorse, accept or otherwise place my (our) name or signature upon any checks, notes, drafts or other instruments;

And to receive and collect and to give acquittances for all sums of money at any time due me (us).

Giving and Granting unto my (our) named attorney full power and authority to do and perform all and every act, deed, matter and
thing whatsoever, in and about my (our) estate, property, and affairs as fully and effectually to all intents and purposes as I (we) might or
could do in my (our) own proper person if personally present, the above specifically enumerated powers being in aid and exemplification
of the full, complete, and general power herein granted and not in limitation or definition thereof; and hereby ratifying all that my (our)
said attorney shall lawfully do or cause to be done by virtue of this document.

And I (we) hereby declare that any act or thing lawfully done hereunder by my (our) said attorney shall be binding on me (us) and

BOX 333-CTI

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my (our) heirs, conservators, guardians, trustees, legal and personal representative, and assigns, whether the same shall have been done before or after my (our) death, or other revocations of this instrument, unless and until reliable intelligence or notice thereof shall have been received by my (our) said attorney.

This appointment being executed by me (us) shall cover my (our) jointly and severally owned property, property owned by me (us) in the entireties or as community property, and property owned by a trustee for my (our) benefit.

This power of attorney shall expire and terminate on 12-31, 19 97.

This power of attorney shall not be affected by my disability (or the disability of either or both of us)

In Witness Whereof, I (we) have set my (our) hand and seal this 17th day of

DECEMBER, 19 97.

Witnesses: _____

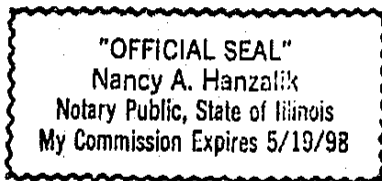
Signers Susan M. Kelley

STATE OF ILLINOIS)
County of COOK) SS.

The foregoing instrument was acknowledged before me this day of

December 17, 19 97.

by Susan M. Kelley



Notary Public Nancy A. Hanzalik

State of Illinois

County of Cook

My Commission Expires: 5/19/98

This instrument drafted by:
Thomas J. Tate (P21275)
P.O. Box 331789
Detroit, Michigan 48232-7789

When recorded return to:

FIRST CHICAGO NBD MORTGAGE
1901 S. Meyers Rd, Suite 300
Oakbrook Terrace, IL 60181

(Blank lines completed by: _____)

Attn: [Signature]

Please Type

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Page 3 of 3

STREET ADDRESS: 10021 SOUTH DAMEN

CITY: CHICAGO

COUNTY: COOK

TAX NUMBER: 25-07-406-005-0000

LEGAL DESCRIPTION:

THAT PART OF THE WEST 1/2 OF BLOCK 4 IN WALDEN TERRACE ADDITION TO CHICAGO, A SUBDIVISION OF THE PART OF THE NORTHWEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF THE CHICAGO, ROCK ISLAND AND PACIFIC RAILROAD DUMMY TRACK DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE EAST LINE OF ROBEY STREET 400 FEET NORTH OF THE NORTH LINE OF WEST 101ST STREET; THENCE SOUTH ALONG EAST LINE OF SOUTH ROBEY STREET 50 FEET, THENCE EAST ON A LINE DRAWN PARALLEL WITH NORTH LINE OF WEST 101ST STREET 175.65 FEET MORE OR LESS TO A LINE DRAWN FROM A POINT IN CENTER OF THE SOUTH LINE OF SAID BLOCK 4 TO A POINT IN THE CENTER OF THE NORTH LINE OF SAID BLOCK 4, THENCE NORTH ALONG SAID LINE 50 FEET, THENCE WEST PARALLEL WITH NORTH LINE OF 101ST STREET 177.75 FEET MORE OR LESS TO THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS.

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