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97985495 Page 1 of 2
5004/0015 88 001 1997-12-31 13:22:09
Cook County Recorder 43.50

PREPARED BY KIMBERLY OLSON
WHEN RECORDED MAIL TO:

RJ Financial Services, Inc.
3365 F N. Arlington Heights Rd.
Arlington Heights, Illinois 60004

LOAN # 2443
ESCROW #
CASE #

LIMITED SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Melissa Hsia, herewith nominate, constitute and appoint Stephen W. Chojna as my true and lawful attorney in fact, for me and in my name, place and stead:

- To 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

FIN # 02-34-107-009-0000

whose address is: 2813 Petalbrook Lane Rolling Meadows, Illinois 60008:

and also 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 consummate this loan.

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 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 the Estate 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 shall be revoked if not exercised prior to December 18th, 1997.

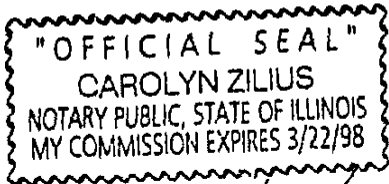
By Melissa Hsia
Melissa Hsia Principal

STATE OF ILLINOIS)
COUNTY OF DuPage

1st AMERICAN TITLE order # 5289 ul

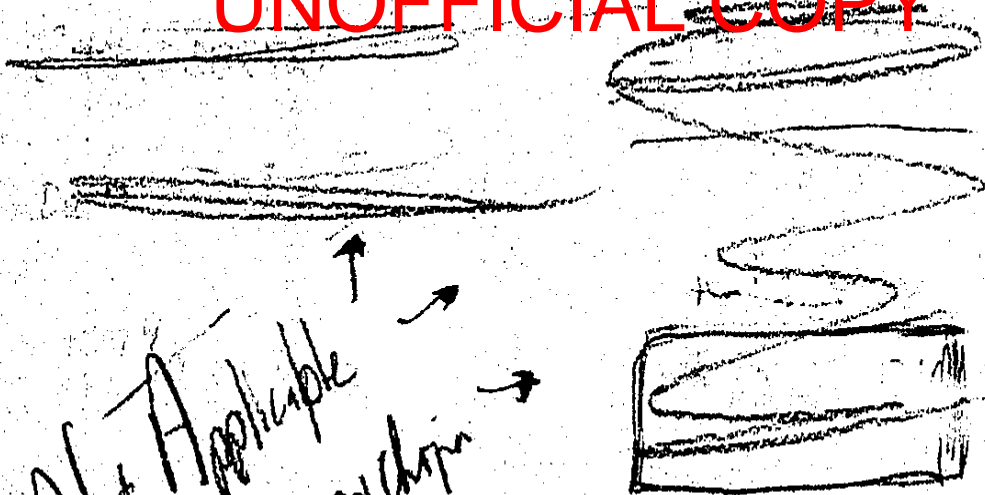
On December 11, 1997 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Melissa Hsia, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument as the principal and acknowledged to me that said principal executed it.

Witness My Hand and Official Seal
Carolyn Zilius
Notary Public in and for said County and State



My commission expires 3/22/98

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Not Applicable
Stephen Wilson

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SCHEDULE C

Commitment No: 2511371
Owners Policy No: OP0
Loan Policy No: LP0

The land referred to in this commitment/policy is situated in the State of Illinois, County of COOK and is described as follows:

LOT 8 IN BLOCK 6 IN PLUM GROVE CREEK PHASE 3, BEING A SUBDIVISION OF PART OF THE SOUTH WEST QUARTER (1/4) OF SECTION 27 AND PART OF THE NORTH WEST QUARTER (1/4) OF SECTION 34, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

END OF SCHEDULE C

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TAX# 02-34-107-009



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