

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that DOROTHY MILLER, who resides in the City of Chicago, County of Cook, State of Illinois, has made and appointed and by these presents does make, constitute and appoint her daughter, KAREN A. MERCER, of the City of Chicago, County of Cook, State of Illinois, true and lawful Attorney in her name, place and stead to effectuate any transaction regarding the refinancing and/or sale of her interest in any real or personal property owned by her or in her name.

BE IT FURTHER UNDERSTOOD, that this document gives and grants unto KAREN A. MERCER said Attorney, full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about my real or personal property, as fully, to all intents and purposes as would DOROTHY MILLER might or could do if she were personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that KAREN A. MERCER said Attorney shall lawfully do or cause to be done by virtue hereof.

IN TESTIMONY WHEREOF, DOROTHY MILLER has hereto set her hand in signature and/or mark this 28th day of October, 1996.

D

STATE OF ILLINOIS)
)SS
COUNTY OF COOK)

CERTIFICATION

DEPT-01 RECORDING
T#0014 TRAX 0899 02/03/97 14:58:00
#1318 # JW 2-97-076208

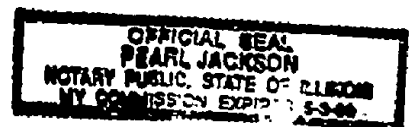
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The undersigned in and for, and residing in the said County, in the aforesaid State, do hereby certify that DOROTHY MILLER, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 28 the day of OCTOBER A.D., 1996.

DEPT-10 PENALTY \$20.00

Pearl Jackson



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