

POWER OF ATTORNEY

That Margaret M. Quigley, of the Commonwealth of Boston, County of Suffolk in the State of Massachusetts, has made, constituted and appointed, and BY THESE PRESENTS does make, constitute and appoint Elizabeth O'Loughlin, of the City of Chicago, County of Cook, in the State of Illinois, true and lawful Attorney for me and in my name, place and stead to execute any and all documents, including but not limited to the Note, Mortgage, Closing Statement, and RESPA Statement, necessary in order to effectuate the purchase of the property commonly known as 195 North Harbor Drive, Unit 409, Chicago, Ill., giving and granting unto Elizabeth O'Loughlin, 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 the premises, as fully, to all intents and purposes as I might or could do if personally present at the doing thereof with full power of substitution and revocation, hereby ratifying and confirming all that Elizabeth O'Loughlin, said ATTORNEY, shall lawfully do or cause to be done by virtue hereof

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IN TESTIMONY WHEREOF, I have hereunto set my hand and seal this 24 day of February, 1997

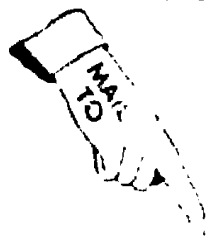
Margaret Quigley
Margaret M. Quigley

STATE OF MA)
COUNTY OF Suffolk) SS

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The undersigned, in and for and residing in said County in the State aforesaid, DO HEREBY CERTIFY that Margaret M. Quigley, 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 her free and voluntary act, for the uses and purposes therein set forth

Given under my hand and notary seal this 24th day of February, 1997



[Signature]
Notary Public
CURTIS E. H. 1-20-2000

This instrument prepared by Elizabeth O'Loughlin, 2702 North Pauling Street, Chicago, Ill. 60657

MAIL TO: NEW AMERICA FINANCIAL INC.
c/o Hamilton Financial
905 W. 27th St.
Scottsbluff, NE 69361

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PARCEL 1:

UNIT 409 IN THE PARKSHORE CONDOMINIUM AS DELINEATED AND DEFINED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

THAT PART OF THE LANDS LYING EAST OF AND ADJOINING FORT DEARBORN ADDITION TO CHICAGO, BEING THE WHOLE OF THE SOUTH WEST FRACTIONAL QUARTER OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, BOUNDED AND DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTH EAST CORNER OF PARCEL "A" AS LOCATED AND DEFINED IN THE PLAT OF "LAKE FRONT PLAZA" SUBDIVISION (BEING A SUBDIVISION RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS ON APRIL 30, 1962 AS DOCUMENT NUMBER 18461961) AND RUNNING THENCE NORTH ALONG A NORTHWARD EXTENSION OF THE EAST LINE OF SAID PARCEL "A" (SAID NORTHWARD EXTENSION BEING ALSO THE WEST LINE OF A STRIP OF LAND, 66.00 FEET WIDE, DEDICATED AND CONVEYED TO THE CITY OF CHICAGO FOR PUBLIC UTILITIES BY PLAT OF DEDICATION RECORDED IN SAID RECORDER'S OFFICE ON MARCH 14, 1979 AS DOCUMENT NUMBER 24879730) A DISTANCE OF 176.195 FEET; THENCE EAST ALONG A LINE PERPENDICULAR TO THE LAST DESCRIBED COURSE A DISTANCE OF 235.083 FEET TO THE POINT OF BEGINNING AT THE NORTH WEST CORNER OF THE HEREINAFTER DESCRIBED PARCEL OF LAND; THENCE CONTINUING ALONG THE LAST DESCRIBED PERPENDICULAR LINE A DISTANCE OF 189.959 FEET TO AN INTERSECTION WITH THE WESTERLY LINE OF NORTH LAKE SHORE DRIVE, AS SAID NORTH LAKE SHORE DRIVE WAS DEDICATED BY AN INSTRUMENT RECORDED IN THE RECORDER'S OFFICE ON MARCH 14, 1979 AS DOCUMENT NUMBER 24879733; THENCE SOUTHWARDLY ALONG SAID WEST LINE OF NORTH LAKE SHORE DRIVE, A DISTANCE OF 146.790 FEET; THENCE CONTINUING SOUTHWARDLY ALONG SAID WEST LINE OF NORTH LAKE SHORE DRIVE, SAID WEST LINE BEING HERE AN ARC OF A CIRCLE, CONCAVE WESTERLY AND HAVING A RADIUS OF 2854.789 FEET, AN ARC DISTANCE OF 85.093 FEET TO THE NORTH EAST CORNER OF BLOCK 2 OF HARBOR POINT UNIT 1, A SUBDIVISION RECORDED IN SAID RECORDER'S OFFICE ON DECEMBER 13, 1974 AS DOCUMENT NUMBER 22935649; THENCE WEST ALONG THE NORTH LINE OF SAID BLOCK 2, A DISTANCE OF 169.813 FEET TO AN INTERSECTION WITH A LINE WHICH IS 235.083 FEET EAST OF AND PARALLEL WITH THE NORTHWARD EXTENSION OF THE EAST LINE OF PARCEL "A" IN "LAKE FRONT PLAZA" SUBDIVISION AFORESAID; THENCE NORTH ALONG THE LAST DESCRIBED PARALLEL LINE (SAID PARALLEL LINE BEING PERPENDICULAR TO SAID NORTH LINE OF BLOCK 2 IN HARBOR POINT UNIT NUMBER 1) A DISTANCE OF 231.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM RECORDED JUNE 27, 1995 AS DOCUMENT NUMBER 95414356, AND AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2:

PERPETUAL NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 AS CREATED BY AMENDED AND RESTATED GRANT OF EASEMENTS DATED AUGUST 29, 1989 AND RECORDED SEPTEMBER 1, 1989 AS DOCUMENT 89410952 BY AND AMONG AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO AS TRUSTEE UNDER TRUST AGREEMENT DATED NOVEMBER 1, 1985 AND KNOWN AS TRUST NUMBER 65812, AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 28, 1979 AND KNOWN AS TRUST NUMBER 46968 AND AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO AS TRUSTEE UNDER TRUST AGREEMENT DATED DECEMBER 1, 1982 AND KNOWN AS TRUST NUMBER 56375 SOLELY FOR VEHICULAR ACCESS AND PEDESTRIAN ACCESS OVER EXISTING RAMPS AND ADJACENT AREAS AND ANY REPLACEMENTS OF THOSE EXISTING RAMPS AND OVER SUCH PORTIONS OF EXISTING DRIVEWAY AS FURTHER DELINEATED ON EXHIBIT C OF SAID DOCUMENT CREATING SAID EASEMENT.

PARCEL 3:

A PERPETUAL NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 SOLELY FOR

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UTILITY PURPOSES, VEHICULAR ACCESS AND PEDESTRIAN ACCESS INCIDENTAL TO THE USE OF PARCEL 1 PURSUANT TO THE TERMS, CONDITIONS AND RESERVATIONS CONTAINED IN THE AMENDED AND RESTATED GRANT OF EASEMENTS DATED AUGUST 29, 1989 AND RECORDED ON SEPTEMBER 1, 1989 AS DOCUMENT NUMBER 89410952 OVER AND UPON THE FOLLOWING DESCRIBED PROPERTY:

THAT PART OF THE LANDS LYING EAST OF AND ADJOINING FORT DEARBORN ADDITION TO CHICAGO, SAID ADDITION BEING THE WHOLE OF THE SOUTH WEST FRACTIONAL 1/4 OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH PART OF SAID LANDS BEING A PARCEL COMPRISED OF THE LAND, PROPERTY AND SPACE LYING BELOW AND EXTENDING DOWNWARD FROM A HORIZONTAL PLANE HAVING AN ELEVATION OF 20.00 FEET ABOVE CHICAGO CITY DATUM AND LYING WITHIN THE BOUNDARIES, PROJECTED VERTICALLY, UPWARD AND DOWNWARD FROM THE SURFACE OF THE EARTH OF SAID PARCEL WHICH IS BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTH EAST CORNER OF PARCEL "A" IN THE PLAT OF "LAKE FRONT PLAZA" SUBDIVISION (BEING A SUBDIVISION RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, ON THE 30TH DAY OF APRIL 1962, IN BOOK 615 OF PLATS OF PAGES 4 TO 9, INCLUSIVE, AS DOCUMENT NUMBER 18461961), AND RUNNING THENCE NORTH ALONG THE NORTHWARD EXTENSION OF THE EAST LINE OF PARCEL "A", (SAID NORTHWARD EXTENSION BEING ALSO THE WEST LINE OF A STRIP OF LAND, 66.00 FEET WIDE, DEDICATED AND CONVEYED TO THE CITY OF CHICAGO FOR PUBLIC UTILITIES BY PLAT OF DEDICATION RECORDED IN SAID RECORDER'S OFFICE ON THE 14TH DAY OF MARCH, 1979 AS DOCUMENT NUMBER 24879(3)), A DISTANCE OF 176.195 FEET; THENCE EASTWARDLY ALONG A LINE PERPENDICULAR TO THE LAST DESCRIBED LINE, A DISTANCE OF 66.00 FEET TO THE POINT OF BEGINNING OF SAID PARCEL OF LAND; THENCE NORTHWARDLY ALONG A LINE WHICH IS 66.00 FEET EAST OF AND PARALLEL WITH SAID NORTHWARD EXTENSION OF THE EAST LINE OF PARCEL "A", A DISTANCE 30.00 FEET; THENCE EASTWARD ALONG A LINE PERPENDICULAR TO SAID NORTHWARD EXTENSION OF THE EAST LINE OF PARCEL "A", A DISTANCE OF 322.16 FEET; THENCE SOUTHWARDLY ALONG A LINE PERPENDICULAR TO THE LAST DESCRIBED COURSE A DISTANCE OF 30.00 FEET TO AN INTERSECTION WITH A LINE WHICH IS 231.00 FEET, MEASURED PERPENDICULARLY, NORTH OF AND PARALLEL TO THE NORTH LINE OF BLOCK 2 IN HARBOR POINT UNIT NUMBER 1, ACCORDING TO THE PLAT THEREOF RECORDED ON DECEMBER 31, 1976 AS DOCUMENT NUMBER 22935649; THENCE WESTWARDLY ALONG A LINE PERPENDICULAR TO THE LAST DESCRIBED COURSE A DISTANCE OF 322.16 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 4:

THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE 241 A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID, RECORDED AS DOCUMENT NUMBER 95414356.

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