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ILLINOIS STATUTORY DURABLE POWER OF ATTORNEY FOR PROPERTY

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM, BUT NOT CO-AGENTS. UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART. THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

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POWER OF ATTORNEY made this 14th day of December, 1990.

1. I, MARGARET J. GAMPER, presently of 627 Beaver Road, Glenview, Illinois 60025, hereby appoint my daughter, MARY JANE SELLERS ("MARY JANE"), of 604 Long Road, Glenview, Illinois 60025, as my attorney-in-fact (my "Agent"), to act for me and in my name in any way I could act in person with respect to the following powers, as defined in Section 3-4 of the "Statutory Short Form Power of Attorney for Property Law" (including all amendments thereto), but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3 below:

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(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF POWERS YOU DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE THE TITLE OF ANY CATEGORY WILL CAUSE THE POWERS DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT. TO STRIKE OUT A CATEGORY YOU MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGORY.)

- (a) Real estate transactions
- (b) Financial institution transactions
- (c) Stock and bond transactions
- (d) Tangible personal property transactions
- (e) Safe deposit box transactions
- (f) Insurance and annuity transactions
- (g) Retirement plan transactions

DEPT-01 RECORDING \$31.00
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 COOK COUNTY RECORDER

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- (h) Social Security, employment and military service benefits
- (i) Tax matters
- (j) Claims and litigation
- (k) Commodity and option transactions
- (l) Business operations
- (m) Borrowing transactions
- (n) Estate transactions
- (o) All other property powers and transactions.

2. The powers granted above are unlimited.

3. In addition to the powers granted above, I expressly grant my Agent the following powers:

- (i) to pay all of my bills from my assets;
- (ii) to make prudent investments of my funds; and
- (iii) may make gifts of my property to or for the benefit of MARY JANE or to my grandchildren, in equal shares, to the extent that such gifts will not be taxable and will qualify for the Federal Gift Tax annual exclusion; and,
- (iv) to transfer my property to the then-acting trustee of the MARGARET J. CAMPER TRUST established by me on June 13, 1986.

4. My Agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons whom my agent may select, but such delegation may be amended or revoked by any agent (including any successor) named by me who is acting under this power of attorney at the time of reference.

5. My Agent shall be entitled to compensation for services rendered as Agent under this power of attorney.

(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL THE DEATH OF THE PRINCIPAL UNLESS A LIMITATION OF THE BEGINNING DATE OR DURATION IS MADE BELOW.)

6. This power of attorney shall become effective on the date my then attending physician determines in writing that I am unable to make financial decisions.

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7. This power of attorney shall terminate upon my death, unless sooner revoked by me.

8. If MARY JANE shall die, become incompetent, resign or refuse to accept the office of Agent or become unavailable ("Unavailability"), I name my grandson, GREGORY SELLERS ("GREGORY"), of 604 Long Road, Glenview, Illinois 60025, as successor agent to MARY JANE. In the event of the Unavailability of GREGORY to serve as such agent, I appoint my granddaughter, KRISTIN SELLERS, of 604 Long Road, Glenview, Illinois 60025, to serve as successor agent to GREGORY. (For purposes of this paragraph 8, a person shall be considered to be incompetent if and while the person is a minor or an adjudicated incompetent or disabled person or the person is unable to give prompt and intelligent consideration to business matters as certified by a licensed physician).

9. If a guardian of my estate (my property) is to be appointed, I nominate my Agent to serve as such guardian to serve without bond or security.

10. I am fully informed as to all the contents of this form and understand the full import of this grant of powers to my Agent.


MARGARET J. GAMPER
("Principal")

Specimen signature of Agent and Successor Agents:


MARY JANE SELLERS
(Agent)

I certify that the signatures of my Agent and Successor Agents are correct.

GREGORY SELLERS
(First Successor Agent)


MARGARET J. GAMPER
(Principal)

KRISTIN SELLERS
(Second Successor Agent)

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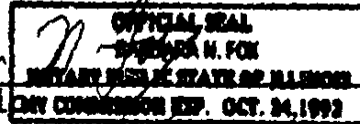
(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM BELOW)

STATE OF ILLINOIS)
) SS:
COUNTY OF COOK)

The undersigned, a notary public in and for the above county and state, certifies that MARGARET J. GAMPER known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth, and certified to the correctness of the signature of the Agent and Successor Agents.

Dated: December 14, 1990

Barbara N. Fox
Notary Public



This document was prepared by: E Mail to

Barbara N. Fox
100 30 North LaSalle Street
Suite 3500 1710
Chicago, Illinois 60602
(312) 750-1395 984 352J

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EXHIBIT "A"

Parcel #1

Property Address: Farm Property, Rib Lake, Taylor County,
Wisconsin

Legal Description: The South half (1/2) of the North half (1/2)
of the South half (1/2) of the Southwest quarter (1/4) of Section
14, Township 33 North, Range 2 East, in the Town of Rib Lake,
Taylor County, Wisconsin.

P.I.N.:

Parcel #2

Property Address: (Sunday Lake in Minoqua, Wisconsin)

Legal Description: Lot 7 of Sunday Lake homesites, according to
the recorded Plat thereof. (Said Lot is located in Govt. Lot 5,
Section 3-39-5 East.) Also Lot 8 of Sunday Lake Homesites,
according to the recorded Plat thereof. (Said Lot is located in
Govt. Lot 5, Section 3-39-5 East, Oneida County, Wisconsin.)

Title to my remaining property is held by Glenview State Bank as
trustee under Trust Number 1253 1/1/a July 8, 1976. The
beneficial interest in such trust is owned by First American Bank
as trustee of the MARGARET J. GAMPER REVOCABLE TRUST, dated June
13, 1986 and any amendments thereto.

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EXHIBIT "A"

Property address: 627 Beaver Road ✓
Glenview, Illinois 60025

PIN Number: 05-31-316-003-0000 ✓

Legal Description:

Lot 16 in Glenview Rapid Transit Park, a Subdivision of the
North 10 Rods of the South 25 Rods of the Southwest 1/4 of
Section 31, Township 42 North, Range 13, East of the Third
Principal Meridian, in Cook County, Illinois ✓

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