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

Signed Caroline Krause
(Principal)

(YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND TAXPAYER AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURE(S) OF THE AGENT(S).)

Specimen signature of agent (and successors)

I certify that the signature of my agent (and successors) are correct:

Anna M. Nowaczynski
(Agent)

Caroline Krause
(Agent)

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

Date of FL

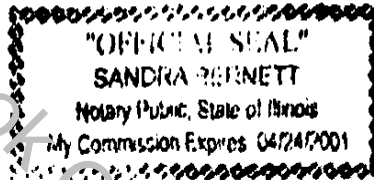
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County of Cook

The undersigned, a notary public in and for the above county, State of Illinois, certifies that Caroline Krause, known to me to be the same person whose name is substituted as principal in the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering the instrument of the free and voluntary act of the principal, for the uses and purposes therein set forth, and certified to the correctness of the signature(s) of the agent(s).

Date: 10-27-97 (REAL)

Sandra Bennett
(Notary Public)



My commission expires: 4-24-2001

(THE NAME AND ADDRESS OF THE PERSON WHO PAID FOR THIS FORM SHOULD BE INDENTED BY THE AGENT WHO HAS POWER TO CONVEY ANY INTEREST IN REAL ESTATE.)

This document was prepared by:

This document is provided free of charge by the ILLINOIS DEPARTMENT ON AGING, 421 East Capitol Avenue, Springfield, Illinois 62701, 1-800-252-8900 (Voice and TDD)

(Article required by Section 2.2 of the

ILLINOIS POWER OF ATTORNEY ACT
(Ill. Rev. Stat., Ch. 110 1/2, Par. 801-1 et seq.)

STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW

Section 2-4. Explanation of powers granted in the statutory short form power of attorney for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of any of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers, and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise such granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form, but the agent will not have power under any of the statutory categories (a) through (e) to make gifts of the principal's property, to exercise powers to appoint or revoke or to change any beneficiary when the principal has designated to take the principal's interests at death under any will, trust, joint tenancy, beneficiary form of contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be required to use due care to act for the benefit of the principal in accordance with the terms of the statutory property power and will be liable for negligent exercise. The agent may act in person or through others reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

(THE STATUTORY SCHEDULE CONTINUES ON PAGE 2)

ILL. REV. STAT. (1977) 110-1/2

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(a) Real estate transactions. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust); collect all rent, lease proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and reserve rights of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, collect, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.

(b) Financial institution transactions. The agent is authorized to: open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); deposit in and withdraw from any such accounts on any financial institution account or deposit; and, in general, exercise all powers with respect to financial institutions transactions which the principal could if present and under no disability.

(c) Stock and bond transactions. The agent is authorized to: buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safeguard all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.

(d) Tangible personal property transactions. The agent is authorized to: buy and sell, lease, exchange, collect, possess and take title in any tangible personal property; move, store, ship, receive, maintain, repair, improve, manage, preserve, insure and safeguard tangible personal property; and, in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.

(e) Safe deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; file to surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.

(f) Insurance and annuity transactions. The agent is authorized to: procure, receive, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which term includes, without limitation, life, accident, health, disability, automobile casualty, property or liability insurance); pay premiums or assessments on or under such and collect all distributions, proceeds or benefits payable under any insurance or annuity contract; and, in general, exercise all powers with respect to insurance and annuity contracts which the principal could if present and under no disability.

(g) Retirement plan transactions. The agent is authorized to: contribute to, withdraw from and cause funds in any type of retirement plan (which term includes, without limitation, any tax qualified or non-qualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan; and, in general, exercise all powers with respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.

(h) Social Security, unemployment and military service benefits. The agent is authorized to: prepare, sign and file any claim or application for Social Security, unemployment or military service benefits; sue or, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; conduct, deposit in any account, collect, receipt for, and take title to and hold all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation; and, in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.

(i) Tax matters. The agent is authorized to: sign, verify and file all the principal's federal, state and local returns, gift, estate, property and other tax returns, including joint returns and declarations of estimated tax, pay all taxes, claims, sue for and receive all tax refunds, examine and copy all the principal's tax returns and records, represent the principal in any tax hearing, state or local revenue agency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes; waive rights and sign all documents on behalf of the principal as required to: collect, pay and determine all tax liabilities; and, in general, exercise all powers with respect to tax matters which the principal could if present and under no disability.

(j) Claims and litigation. The agent is authorized to: institute, prosecute, defend, abandon, compromise, settle, pay, settle and dispose of any claim in favor of or against the principal or any person or entity of the principal; collect and sue for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into contingency agreements and other contracts as necessary in connection with litigation; and, in general, exercise all powers with respect to claims and litigation which the principal could if present and under no disability.

(k) Commodity and option transactions. The agent is authorized to: buy, sell, exchange, receive, convey, settle and exercise commodity futures contracts and call and put options on stocks and stock indexes traded on a regulated options exchange and collect and forward for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures broker; and, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.

(l) Business operations. The agent is authorized to: acquire or establish and conduct any business (which term includes, without limitation, any farming, manufacturing, service, trading or other type of business operation) in any form, whether as an proprietorship, joint venture, partnership, corporation, trust or other legal entity; operate, buy, sell, expand, contract, terminate or liquidate any business; direct, control, supervise, manage or participate in the operation of any business; and employ, compensate and discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all powers with respect to business interests and operations which the principal could if present and under no disability.

(m) Financing transactions. The agent is authorized to: borrow money, mortgage or pledge any real estate or tangible or intangible personal property as security for such purposes; sign, receive, defend, pay and satisfy any notes or other forms of obligation; and, in general, exercise all powers with respect to financial and insurance transactions which the principal could if present and under no disability.

(n) Estate transactions. The agent is authorized to: accept, receive for, exercise, refuse, collect, receive, assign, disclaim, demand, sue for, claim and recover any legacy, bequest, share, gift or other property interest or payment due or payable to or for the principal; assist any attorney in and execute any power over any real estate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal could if present and under no disability; provide, receive, and file a will and may not make or change a will and may not revoke or amend a will heretofore or hereinafter by the principal or suppose the validity of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given; and execute instruments to the trust if made, as the statutory power herein.

(o) All other property powers and transactions. The agent is authorized to: exercise all possible powers of the principal with respect to all possible types of property and interests in property, except to the extent the principal limits the generality of this category (i) by striking out one or more of categories (a) through (n) or (ii) by specifying other limitations on the statutory property power herein.

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File S1510805B - Legal Addendum

LEGAL: LOT 36 (EXCEPT THE WEST 22.5 FEET THEREOF) IN TALMAN AND THIELE'S HOWARD AVENUE AND NILES FIRST ADDITION, BEING A SUBDIVISION OF LOT 4 IN COUNTY CLERK'S DIVISION IN THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, TOGETHER WITH THAT PART (EXCEPT THE WEST 22.5 FEET THEREOF) OF LOT 5 IN COUNTY CLERK'S DIVISION OF THAT PART LYING EAST OF THE EAST LINE OF CHICAGO AND WAUKEGAN ROAD OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID LOT; THENCE WEST ALONG THE NORTH LINE OF SAID LOT TO THE NORTHWEST CORNER OF SAID LOT; THENCE SOUTH ALONG THE WEST LINE OF SAID LOT TO THE SOUTHEAST CORNER OF LOT 35 IN TALMAN AND THIELE'S HOWARD AVENUE NILES FIRST ADDITION, BEING A SUBDIVISION OF LOT 4 IN COUNTY CLERK'S DIVISION IN THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN; THENCE EAST ALONG THE SOUTH LINE OF SAID LOT 35 PRODUCED EAST TO THE EAST LINE OF LOT 5 AFORESAID; THENCE NORTH ALONG THE EAST LINE OF SAID LOT 5 TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

ADDRESS: 6945 W DOBSON
NILES, IL 60114

10-30-114-014
PIN: 10-30-114-016-0000

Cook County Clerk's Office

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