

POWER OF ATTORNEY

I, Laura J. Stephens, of Western Springs, Illinois, appoint Michael G. Stephens as my agent to exercise the powers described in this instrument in my name and on my behalf.

My agent is authorized to represent my interests at the real estate closing to be held in September 1998, in connection with the refinance of real estate located at 639 Courtland Circle, Western Springs, Illinois and legally described as follows:

THE SOUTH 30 FEET OF LOT 20 AND LOT 21 (EXCEPT THE SOUTH 20 FEET THEREOF) IN SPRINGDALE UNIT 4, BEING A SUBDIVISION OF THE NORTH 1/2 (EXCEPT THE SOUTH 333 FEET OF THE WEST 495 FEET THEREOF) OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 8, TOWNSHIP 38 NORTH, RANGE 17, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

18-08-107-074

My agent is authorized to sign on my behalf mortgage, note and other documents from Norwest Mortgage, Inc. and such closing statements, settlement statements, title insurance forms and other documents necessary to complete the closing on said property.

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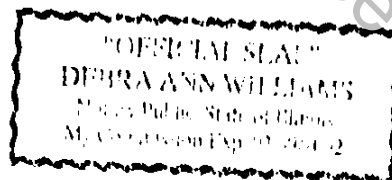
This power of attorney shall become effective on September ____, 1998 and shall be terminated upon the completion of the closing on the property located at 639 Courtland Circle, Western Springs, Illinois.

I have executed this instrument on September 8, 1998.

Laura J. Stephens
Signature of grantor

Specimen signature of my agent, who accepts appointment as attorney-in-fact as of the date above written:

Michael G. Stephens
Signature of agent



Subscribed and sworn to before me this 8 day of 9, 1998.

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7753908 W

Debra Ann Williams
Notary Public

COOK COUNTY CLERK'S OFFICE

UNOFFICIAL COPY

MAIL TO:

MICHAEL G. STEPHENS

639 COATLAND CIRCLE

WESTERN SPRINGS, ILL. 60558

Property of Cook County Clerk's Office