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1023/0060 89 001 Page 1 of 2 1998-09-18 10:48:39 Cook County Recorder 43.50

REFINANCE CONTROL STORNEY

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KNOW ALL MEN BY THESE PRESENTS, that I, Barbara Hartman, resident of Barrington, Illinois, have made, constituted and appointed, and by these presents do make, constitute and appoint Rick S. Hartman of Barrington, Illinois, legal age and resident of to be my true and lawful Attorney-in-Fact, so that in my name, place and stead he may execute the following acts:

1 To act on my behalf to refinance the indebtedness secured by the real property described as:

Subdivision of Part of the W.1/2 of the SW.1/4 of Section 18, Township 42 North, Range 10, East of the Third Principal Meridian, according to Plat thereof Recorded October 5, 1978 per Document No. 24659080, in Cook County, Illinois. P/N = -18 - 3/3 - 63.5

The improvements thereon being commonly known as: 4985 Essington Court, Barrington, Illinois.

In accordance with the terms and conditions set forth in a Loan Approval/Commitment Letter from Provident Mortgage Corp. ("Lender") dated August 21, 1998, and in particular to sign, endorse, or execute any and all documents of checks (and collection of proceeds thereof, if any), settlement sheets, escrow agreements, signatule cards, affidavits, financing agreements, amendments to the loan commitment, mortgage guarantee insurance documents, any Federal or State disclosure and rescission notices, and any other documents required to be executed by the Lender.

- 2. To approve and execute a Mortgage or Deed of Trust and a Note in an amount of not more than \$227,000 at a rate of interest of not more than Six and five eighths percent (6.625%) for a period of not more than fifteen (15) years encumbering the property known as 4985 Essington Court, Barrington, Illinois.
- 3. As my attorney-in-fact at the settlement of said refinance to approve and pay any settlement charges, expensed or adjustments necessary to conclude said settlement, and approve any exceptions inserted in a policy of owner's title insurance.
- 4. To hire, discharge and compensate any attorney, appraiser, surveyor, accountant, inspector or assistant of any kind when my

Lawyers Title Insurance Corporation ...

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attorney-in-fact shall deem such action to be desirable for the proper execution by him of any of the powers described herein.

5. I hereby further give and grant unto my said attorney-in-fact full power and authority to do and perform all and every act, deed matter and thing whatsoever requisite and necessary to be done to consummate the above described transaction as fully as I might or could do if personally present, which he can lawfully do or cause to be done by virtue hereof.

This power of Attorney shall not be affected by my disability or incapacity or uncertainty as the whether I am dead or alive, but shall remain in full force and effect at all times until my death or until expressly revoked in writing by me and then until my attorney shall be notified of my death, or in writing of revocation.

This power of Attorney is executed in Barrington, Illinois and shall be construed, administered and governed by and in accordance with the laws of the State of Illinois without regard to principals of conflict of laws.

IN WITNESS WHEREOF, have hereunto signed and sealed this Limited Power of Attorney this 10th day of September, 1998.

WITNESS:

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Bawara Hautman (SEAL) (SEAL)

STATE OF ILLINOIS
CITY / COUNTY OF SOUTH BARRINGTON / COOK to wit:

I hereby certify that on this 10th day of September, 1903, before me, the subscriber, a Notary Public of the State aforesaid, personally appeared Barbara Hartman known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposed therein contained, and in my presence signed and sealed the same.

IN WITNESS WHEREOF, I have set my hand and Notarial Seal.

PREPARED BY & MAILTO.

BARBARA SHARTMAN

4985 ESSINGTON Cy.

BARRIOSTON, IL. 6000

Notary Public

My Commission Expers:

"OFFICIAL SEAL"
LORI SCHROEDER
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 04/18/2001

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