

POWER OF ATTORNEY

I, FRANCIS KEEGAN OF CHICAGO, ILLINOIS
appoint ROBERT MCMANAMAN 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 on JANUARY 23, 1998 in
connection with the refinance of real estate located at 4739
N. OKETO AV. HARWOOD HTS. IL and legally described as follows:

SEE ATTACHED

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

This power of attorney shall become effective on JANUARY
23rd, 1998 and shall terminate upon the completion of the
closing on the property located at 4739 N. OKETO HARWOOD HTS.
Illinois as described above.

I have executed this instrument on

X *[Signature]*
FRANCIS KEEGAN

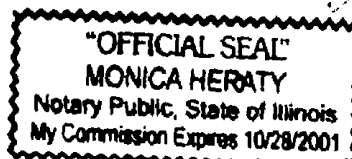
1/23/98

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

Robert McManaman
ROBERT MCMANAMAN

Subscribed and sworn to before me this
12 day of *Jan*

Monica Heraty
Notary Public



BOX 333-CTI

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10/10/08