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98133215

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MIDWEST MORTGAGE
98133215

Durable Power of Attorney

I (We) MIRASOL P. VILLAFLO of ARLINGTON HEIGHTS, ILLINOIS
do make, constitute and appoint ROBERT F. VILLAFLO of ARLINGTON HEIGHTS, ILLINOIS
my (our) true and lawful attorney, to act in, manage, and conduct all my (our) estate and all my (our) affairs, in my (our) name, place and
stead as my (our) act and deed, either to do and execute, or to concur with persons jointly interested with me (us) in the doing or
executing of all or any of the following acts, deeds, and things:

To borrow money on such terms as my (our) attorney may choose

To purchase, sell, lease, convey, assign, pledge, hypothecate, mortgage and warrant, or otherwise deal with any or all real or
personal property in which I (we) may have an interest, for such purposes and upon such terms and in such form as my
(our) attorney may choose, including, but not limited to, property located in the VILLAGE OF SCHAUMBURG
COOK County, State of ILLINOIS described as:

SEE ATTACHED LEGAL DESCRIPTION

Commonly known as 122 FULBRIGHT LANE, SCHAUMBURG, IL 60194

Tax Identification Number NOT AVAILABLE including all lands and interests therein contiguous or
appurtenant to land owned or claimed by me (us), whether or not specifically described above.

To make, execute, acknowledge and deliver under seal or otherwise any contract, agreement, bond, note, mortgage, deed of trust,
deed, assignment, pledge, security agreement, power guaranty, application for credit, application for insurance,
statement, tax form, affidavit, disclosure, consent, amendment, election, vote, waiver, escrow agreement, endorsement, certification,
promise, receipt, acknowledgment, instruction, order form, commitment, accounting, notification, letter, order, addendum, authorization,
appointment, power of attorney, stipulation, disclaimer, accord and satisfaction, settlement agreement, closing
statement, closing instruction, disbursement authorization, listing agreement, subordination agreement, release/discharge, questionnaire,
proprietary certificate, request, document, form required by any federal, state or local law, regulation or ordinance, or other instruments
which said attorney may deem necessary.

To make, draw, sign, endorse, accept or otherwise place my (our) name or signature upon any checks, notes, drafts or other instruments;

And to receive and collect and to give acquittances for all sums of money at any time due me (us).

Giving and Granting unto my (our) named attorney full power and authority to do and perform all and every act, deed, matter and
thing whatsoever, in and about my (our) estate, property, and affairs as fully and effectually to all intents and purposes as I (we) might or
could do in my (our) own proper person if personally present, the above specifically enumerated powers being in aid and amplification
of the full, complete, and general power herein granted and not in limitation or definition thereof; and hereby ratifying all that my (our)
said attorney shall lawfully do or cause to be done by virtue of this document.

And I (we) hereby declare that any act or thing lawfully done hereunder by my (our) said attorney shall be binding on me (us) and

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my (our) heirs, conservators, guardians, trustees, legal and personal representative, and assigns, whether the same shall have been done before or after my (our) death, or other revocations of this instrument, unless and until reliable intelligence or notice thereof shall have been received by my (our) said attorney.

This appointment being executed by me (us) shall cover my (our) jointly and severally owned property, property owned by me (us) in the entireties or as community property, and property owned by a trustee for my (our) benefit.

This power of attorney shall expire and terminate on JANUARY 15, 1998.

This power of attorney shall not be affected by my disability (or the disability of either or both of us).

In Witness Whereof, I (we) have set my (our) hand and seal this 11TH day of

DECEMBER, 19 97

Witnesses: _____

Signer Mirasol D. Villafior

MIRASOL D VILLAFIOR

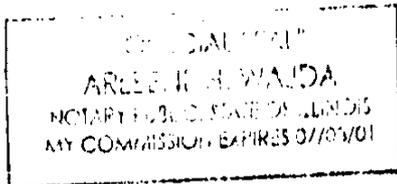
STATE OF ILLINOIS)

County of COOK) SS.

The foregoing instrument was acknowledged before me this day of

DECEMBER 11, 19 97

by MIRASOL D VILLAFIOR



Notary Public Arleen H. Wajda

State of Illinois

County of Cook

My Commission Expires: 7-03-2001

When recorded return to:

This instrument drafted by:
Thomas J. Tate (P21275)
P.O. Box 331789
Detroit, Michigan 48232-1789

(Blank lines completed by:
DEANNA L BOYSER)

Please Type

FIRST CHICAGO MORTGAGE CO
1901 S. MEYERS RD., SUITE 300
OAKBROOK TERRACE, IL 60181



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Lot 37 in Olde Towne Village, being a Subdivision of part of the Southwest 1/4 of the Northeast 1/4 of Section 22, Township 41 North, Range 10, East of the Third Principal Meridian, according to the Plat thereof recorded August 28, 1997, as Document 97633486 and consent and amendment thereof recorded September 22, 1997 as Document 97706372, in Cook County, Illinois.

07-02-1997 10:00 AM

Property of Cook County Clerk's Office

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