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1998-04-02 15:06:49  
Cook County Recorder 23.00

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POWER OF ATTORNEY

2598028078 BAL 1 OF 4

Known all men by these presents, that Tina M. Clemens, the undersigned, residing at 472 Selborne Rd., Riverside, Cook County, Illinois, has made, constituted and appointed and by these presents does make, constitute and appoint Brian B. Gilvary, of 472 Selborne Rd, Riverside, Cook County, Illinois, true and lawful attorney for me and in my name, place and stead to do any and all acts necessary and proper to close the refinance of the property commonly known as: 472 Selborne Road, Riverside, IL 60546 and legally described as follows:

2/5

(see legal description attached hereto and made a part hereof)

Including signing any and all documents relating thereto, including but not limited to the mortgage and note, and any or all closing documentation required by BancGroup Mortgage Corporation and their respective successors and or assigns and giving and granting unto said attorney full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as full, to all intents and purposes, as he might or could do if personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney of his/her substitute shall lawfully do or cause to be done by virtue thereof.

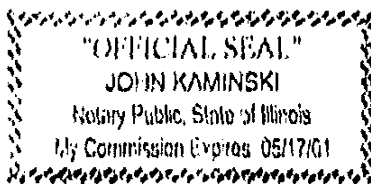
This power of attorney is intended to be used solely for the purpose of closing the refinance of the aforementioned property on: 472 Selborne Rd., Riverside, IL 60546.

This power of attorney becomes effective on 03/25/98 and expires on 03/31/98

In witness whereof, I have executed this power of attorney on the 23 day of MARCH, 1998

Tina Clemens  
Borrower

State of Illinois )  
                          ) ss  
County of         )



I, the undersigned, notary public in and for the aforesaid state and county do hereby certify that Tina Clemens, borrower, personally appeared before me in said county and acknowledged the within instrument to be his/her free act and deed, given under my hand and seal this 23 day of March, 1998.

John Kaminski  
Notary Public

05/17/01  
Commission Expires

PREPARED BY SACRIMAN TO:

BRIAN GILVARY  
472 SELBORNE ROAD  
RIVERSIDE, IL 60546

BOX 333-CTI

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STREET ADDRESS: 472 SELBORNE ROAD  
CITY: RIVERSIDE COUNTY: COOK  
TAX NUMBER: 15-25-400-006-0000

**LEGAL DESCRIPTION:**

THAT PART OF LOT 4 IN THE RESUBDIVISION OF LOTS 1473 TO 1488, BOTH INCLUSIVE IN BLOCK 41 AND LOTS 1405, 1406, 1407, 1408, 1424, 1425 AND 1426 IN BLOCK 39 IN THE THIRD DIVISION OF RIVERSIDE LYING EASTERLY OF A STRAIGHT LINE DRAWN FROM THE MIDDLE POINT IN REAR LINE OF SAID LOT TO THE MIDDLE POINT IN STREET LINE THEREOF IN SECTION 25, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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