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POWER OF ATTORNEY

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Cook County Recorder

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3.0

KNOW ALL MEN BY THESE PRESENTS, that the undersigned of (Illinois, has made, constituted and appointed IVONA KARBOWSKI of the Chicago, County of Cook and State of Illinois, true and lawful attorney in my name. place and stead, to execute any and all closing documents, whether on my behalf individually or in my capacity as President and sole shareholder of Mirage Construction, Inc., including but not limited to any and all loan documents and/or Closing Statements, in regards to the closing of the purchase of 1631-37 NORTH WESTERN AVENUE, CHICAGO, ILLINOIS from Stanislaw Baffa and Joanna Baffa.

GIVING AND GRANTING UNTO MY SAID ATTORNEY, full power and authority to do and perform every act necessary to be done in the premises as fully to all intents and purposes (8) might or could do if personally present at the doing thereof, including the signing of my name to loan documents, affidavits, drafts and checks connected with the above matter.

IN WITNESS WHERECF, I have hereto set my hand and seal this 24th day of May, 1999.

> MIRAGE CONSTRUCTION, INC., an Illinois corporation

APPROVED:

I, IVONA KARBOWSKI, agree to this Power of Attorney, and hereby promise to do my very best, but under no conditions, do I guarantee the outcome of this matter.

SUBSCRIBED AND SWORN TO before me May 24, 1999

PREPARED BY ?

Mail To:

John Lovestrand

Ma W. Monroe

Suite 826 Chicejo, 12 60603

OFFICIAL SEAL CHRISTINE M. KOSIBA NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 12-11-2000

BOX 333-CTI

CITY: CHICAGO

TAX NUMBER: 14-31-326-015-0000

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LEGAL DESCRIPTION:

PARCEL 1:

LOT 9 (EXCEPT THAT PART TAKEN FOR STREETS) IN SUBDIVISION OF BLOCK 4 IN ASSESSOR'S DIVISION OF UNDIVIDED LANDS OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, TLLINOIS.

COUNTY: COOK

P.I.N. 14-31-326-015-0000

PARCEL 2:

LOT 10 (EXCEPT THAT PART TAKEN FOR STREETS) IN SUBDIVISION OF BLOCK 4 IN ASSESSOR'S DIVISION OF UNDIVIDED LANDS IN THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 14-31-326-0.6-0000.

THE NORTH 34 FEET OF TAF NORTH 82 FEET OF LOT 48 IN MASON'S SUBDIVISION OF THE WEST PART OF LOT 5 AND THE SOUTH 32 FEET OF <L3 IN THE ASSESSOR'S DIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 31 TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 14-31-326-044-0000.

PARCEL 4:

THE NORTH 24 FEET OF THE SOUTH 48 FEET OF THE NORTH 82 FEET OF LOT 48 IN MASON'S SUBDIVISION OF THE WEST PART OF LOT 5 AND THE SOUTH 33 FEET OF LOT 3 IN THE ASSESSOR'S DIVISION OF THE SOUTH 1/2 OF THE SOUTHWESI 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. P.I.N. 14-31-326-045-0000.

PARCEL 5:

LOTS 11 AND 12 (EXCEPT THAT PART LYING WEST OF A LINE 50 FEET EAST OF AND PARALLEL WITH THE WEST LINE OF SECTION 31 TAKEN FOR WIDENING OF NORTH MESTERN AVENUE) IN THE SUBDIVISION OF LOT 4 IN THE ASSESSOR'S DIVISION OF UNSUBLICIPED LANDS IN THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 14-31-326-017-0000 AND 14-31-326-018-0000.

PARCEL 6:

THE SOUTH 24 FEET OF THE NORTH 82 FEET OF LOT 48 IN MASON'S SUBDIVISION OF THE WEST PART OF LOT 5, AND THE SOUTH 33 FEET OF LOT 3 IN THE ASSESSOR'S DIVISION OF THE SOUTH 1/2 OF SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 14-31-326-046-0000.

PARCEL 7:

THE SOUTH 24 FEET OF THE NORTH 106 FEET OF LOT 48 IN MASON'S SUBDIVISION OF THE WEST PART OF LOT 5, AND THE SOUTH 33 FEET OF LOT 3 IN THE ASSESSOR'S DIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 14-31-326-047-0000.