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Cook County Recorder

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ESCROW/CLOSING #:

CASE #:

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Elizabeth B. Bardetti herewith nominate, constitute and appoint Joseph B. Bardetti my true and lawful attorney in fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

UNIT 1 IN 863 WEST BUCKINGHAM CONDOMINUM, AS DELINEATED ON THE SURVEY OF CERTAIN LOTS OR PARTS THEREOF IN BUCKINGHAM SUBDIVISION, BEING A SUBDIVISION LOCATED IN SECTION 20 TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED TUly 6, 1999 AS DOCUMENT 99, 44079, IN COOK COUNTY, ILLINOIS, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT, AS SET FORTH IN SAID DECLARATION, IN COOK COUNTY, ILLINOIS.

PIN #: 14-20-420-006

1st AMERICAN TITLE order # C159056CW 264 whose address is: 863 W. Buckingham, #1, Chicago, IL 60657

and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deeds of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

FHA/CONV 2C0161US

PAGE 1 OF 2

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Falso authorize my attorney-in-fact, when appropriate, to execute In my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estates Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

These powers shall continue to exist after I become disabled or incompetent.

This Power of Attorney is specifically limited to the above purpose and, if not exercised prior to July 18, 1999 shall be Eliz revoked.

ACKNOW LEDGMENT

State of Illinois County of Cook

On July 8, 1999 On July 8,1999 before me, the undersigned, a Notery Public in and for said County and State personally appeared Elizabeth 13. Bandett personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument as the principal(s) and acknowledged to me that said principal(s) executed it.

Witness My Hand and Official Seal

Notary Public in and for said County and State

My Commissions expires 9/10/2001

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PAGE 2 OF 2

INITIALS USE

OFFICIAL SEAL"

NOTARY PUBLIC STATE OF ILLINOIS

MY COMMISSION EXPIRES 9/16/2001