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1999-01-21 11:22:49  
Cook County Recorder 25.00



99064459

POWER OF ATTORNEY

1410  
779 1532 / 99000 250 sum  
602-enc

KNOW ALL MEN BY THESE PRESENTS THAT MICHELE R. HERMAN,  
of the Village of Skokie, County of Cook and State of  
Illinois, has made, constituted and appointed and BY THESE  
PRESENTS does make, constitute and appoint HOWARD D. HERMAN  
of the Village of Skokie, County of Cook and State of  
Illinois, true and lawful ATTORNEY for me and in my name, place  
and stead to execute any and all documents including, but not  
limited to, the Note, the Second Mortgage, the Truth in Lending  
Statement and the Loan Closing Statement, relating to and having  
to do with the financing by HOME SAVINGS OF AMERICA, FSB  
of the Second Mortgage regarding the property commonly known as  
4826 W. Davis Street, Skokie, Illinois, 60077, giving and  
granting unto HOWARD D. HERMAN, 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 fully, to all intents and purposes, as I might or  
could do if personally present at the doing thereof, with full  
power of substitution and revocation, hereby ratifying and  
confirming all that HOWARD D. HERMAN, said ATTORNEY has done,

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BOX 333-CTI

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shall lawfully do or shall cause to be done by virtue hereof, including, but not limited to, the power to execute any and all documents, including, but not limited to, the Note, the Second Mortgage, the Truth in Lending Statement and the Loan Closing Statement, relating to and having to do with the financing by HOME SAVINGS OF AMERICA, FSB of the Second Mortgage regarding the said property.

The legal description of the above property is as follows:

(SEE EXHIBIT "A" ATTACHED HERETO)

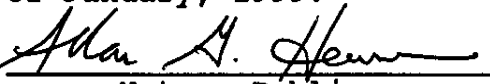
Commonly known as: 4826 W. Davis Street, Skokie, Illinois,  
60077

P.I.N.: 10-16-408-048

IN WITNESS WHEREOF, I have hereunto set my hand and seal  
this 8 day of January, 1999.

  
MICHELE P. HERMAN

SUBSCRIBED AND SWORN TO before me this 8 day  
of January, 1999.

  
Notary Public

commission expires:



This instrument was prepared by and should be mailed to: HOWARD  
D. HERMAN, 5765 N. Lincoln Avenue, Suite 21, Chicago, Illinois  
60659

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ATTACHMENT TO POWER OF ATTORNEY REGARDING THE PROPERTY  
COMMONLY KNOWN AS 4826 W. DAVIS STREET, SKOKIE, ILLINOIS 60077

## EXHIBIT "A"

### Legal Description:

PARCEL 1: THAT PART OF LOTS 6 AND 7 LYING WEST OF A LINE DRAWN FROM A POINT ON THE SOUTH LINE OF SAID LOT 6, 45.31 FEET EAST OF THE SOUTHWEST CORNER THEREOF TO A POINT ON THE NORTH LINE OF SAID LOT 7, 45.11 FEET EAST OF THE NORTHWEST CORNER THEREOF.

THAT PART OF LOT 7 LYING EAST OF A LINE DRAWN FROM A POINT ON THE SOUTH LINE OF SAID LOT 6, 106.04 FEET EAST OF THE SOUTHWEST CORNER THEREOF TO A POINT ON THE NORTH LINE OF SAID LOT 7, 105.84 FEET EAST OF THE NORTHWEST CORNER THEREOF AND NORTH OF A LINE DRAWN FROM A POINT ON THE EAST LINE OF SAID LOT 7, 15.0 FEET NORTH OF THE SOUTHEAST CORNER THEREOF TO A POINT ON A LINE DRAWN FROM A POINT ON THE SOUTH LINE OF SAID LOT 6, 106.04 FEET EAST OF THE SOUTHWEST CORNER THEREOF TO A POINT ON THE NORTH LINE OF SAID LOT 7, 105.84 FEET EAST OF THE NORTHWEST CORNER THEREOF, 6.0 FEET NORTH OF THE SOUTH LINE OF SAID LOT 7, IN BLOCK 4, IN THE BRONX, BEING A SUBDIVISION OF PARTS OF THE SOUTHEAST 1/4 OF SECTION 16, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED AS DOCUMENT NUMBER LR219238, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS DEFINED AND SET FORTH IN DECLARATION FILED AS DOCUMENT NUMBER LR1761367.

P.I.N.: 10-16-408-048