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POWER OF ATTORNEY

KNOWN ALL MEN BY THESE PRESENTS, that FRANCES ESPINOSA, 2836 N Stratford Road, Arlington Heights, IL 60004 has made, constituted and appointed and BY THESE PRESENTS does make, constitute and appoints, ERNESTO ESPINOSA, 2836 N Stratford Road, Arlington Heights, IL 60004 true and lav. roll attorney in fact in my name, place and stead to execute on my behalf any and all documents required for the refinancing of 4850 N California Avenue, Chicago, IL 60625

STREET ADJ RUSS: 4850 N California Avenue

CITY: Chicago, L. COUNTY: Cook TAX NUMBER: 13-12 320-007-0000

LEGAL DESCRIPTION:

LOT 7 IN THE SUBDIVISION OF THAT PART OF BLOCKS 17 AND EW IN JACKSON'S SUBDIVISION OF THE SOUTH LAST 1/4 OF SECTION 11 AND THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 40 NORTH, RAUGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF A LINE PARALLEL TO A ND 798.55 FEET NORTH OF THE SOUTH LINE OF THE SOUTHWEST 1/4 OF SAID SECTION 12 AND WEST OF A LINE 33 FEET WEST OF AND PARALLEL TO THE EAST LINE OF SAIC BLOCKS 17 AND 32 IN JACKSON'S SUBDIVISION AND EAST OF THE EASTERLY LINE OF RIGHT OF WAY OF SANITARY DISTRICT OF CHICAGO IN COOK COUNTY, ILLINOIS.

GIVING AND GRANTING UNTO OUR SAID AT FORNEY IN FACT, full power and authority to do and perform all and every act necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if I were personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming that Fines to Espinosa said Attorney in Fact shall lawfully do or cause to be done by virtue thereof.

IN WITNESS THEREOF, I have set our hand and seal this 28 th of

SUSCRIBED AND SWORN TO:

28 th day of

Notary Public

teh000 36

BOX 333-CTI