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INV. /3217 /3GA;

WHEN RECORDED MAIL TO:

Mortgage Bancorp Services 800 E. Northwest Hwy #100 Palatine, IL 60067

9993/0067 33 001 Page 1 of 1999-03-04 09:47:18 Cook County Recorder 23.50



LOAN #:4498848

ESCROW/CIOSING #:

CASE #:

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Martha Ann Kammerer herewith nominate, constitute and appoint Edward Kammerer 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:

The North 2.91 feet of lot 38 and lot 39 (except the north 6.91 feet thereof) in the subdivision of block 20 in canal trustees' subdivision of part of section 33, township 40 north, range 14, east of the total principle meridian, in Cook County, Illinois

2123 n. sedgwick street whose address is: Chicago, IL 60614

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.

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I also authorize my attorney-in-fact, when appropriate, to execute

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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.

This Power of Attorney is specifically limited to the above purpose and, if not exercised prior to January 23, 1999 shall be revoked.

Martha Ann Kamerrer

CKNOWLEDGMENT

State of County of

Illinois COOK

, before me, the undersigned, a Notary Public in and for said County and State personally appeared

Martha Ann Kunmere personall, 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

OFFICIAL SEAL NATALIE LEE SHOW NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES:08/08/99

Notary Public in and for said County and State

My Commissions expires the 6 1999

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