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Cook County Recorder

AMERICAN LEGAL FORMS © 1990 Form No. 800 CHICAGO, R. (2)12) 372-1922 (312) 372-1922

Page 1.

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY. WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DEBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS. UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME. EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE BLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO

| Moner of | Attorney mode this 2 day of | i sust 2000 |
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| 1. 1. 4 Stela Banjo | al | tyeor) |
| hereby appoint: Rudolfo R. | They no insert marrie and address of principally | |
| | ond in my notice (in any way I could not in person) with respont tow" (inch sing all amendments), but subject to any li | ect to the following powers, as defined in Section 3-4 of mitations on or additions to the specified powers inserted. |
| YOU MUST STRIKE OUT ANY ONE OR HODE OF THE | HE FOLLOWING CATLGOPICS OF POWERS YOU DO NOT W | |
| (a) Real estate transactions. | (g) Ratiroment plan transactio de. | 4 5 - 5 |
| (b) Financial institution transactions. | (h) Social Security, employment and military service | (I) Business operations. |
| (c) Stack and bond transactions. | benelits. | (m) Borrowing transactions. (n) Estate transactions. |
| (d) Tangible personal property transactions. (e) Sale deposit box transactions. | (i) Fan motters. | (o) All other property powers and |
| (I) Insurance and annuity transactions. | (i) Claims and litigation. (k) Commodity and option transactions. | tronsoctions. |
| 1 | e me reliawing powers or shall be modified or limited in the on or conditions on the sale of particular stock or real estats. | |
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| | | |
| In addition to the powers granted above, I gower to make gifts, exercise powers of appointment, it is a second to the powers of appointment. | grant my agent the following powers (here you may add an name or change beneficiaries or joint lenants or revoke or a | y other delegable powers including, refound limitation, mend any trust specifically referred to below): |
| | 1st AMERICAN TITLE orde | r # ATOC 78447 |
| OUR AGENT WILL HAVE AUTHORITY TO EMPLOY OT | THER PERSONS AS NECESSARY TO ENABLE THE AGENT TO | PRYNCH V SYCROST WILL BOULED BY |

DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)) GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY

4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons whom my agent may select, but such delegation may be amended or revoked by any agent (including any successor) named by me who is acting under this power of altorney

- (d) Tangible personal property transactions. move, store, ship, restore, maintain, epair, than we, mo one present insure and suffices transit to personal property which the principal could in present and under no disability.
- . (e) Safe deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit baxes; sign, renew, release or terminate any safe deposit contract; drill or surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.
- (f) Insurance and annuity transactions. The agent is authorized to: procure, ocquire, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casually, property or liability insurance); pay premiums or assessments on ar surrender and collect all distributions, proceeds or benefits payable under any insurance or annuity contract; and, in general, exercise all powers with respect to insurance and annuity contracts which the principal could if present and under no disability.
- (g) Retirement plan transactions. The agent is authorized to: contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nanqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan; and, in general, exercise all powers with respect to retirement plans and retirement plan occount bolances which the principal could if present and under no disability.
- (h) Social Security, unemployment and military service benefits. The agent is authorized to: prepare, sign and file any claim or application for Social Security, unemployment or military server benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, with receipt for, and take title to and hold all benefits under any Social Security, unemplayment, military service or other state, federal, local or foreign statute or regulation; and, in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no Arability.
- (i) Tax matters. The agent is outhorized to: sign, verily and file all the principal's federal, state and local income, gift, estate, property and other tax returns, including joint returns and declarations of estimated tax; pay at twee claim, sue for and receive all tax refunds; examine and copy all the principal's tax returns and records; represent the principal before any federal, state or local revenue agency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes; weive rights and sign all documents on betalf of the principal as required to settle, pay and determine all tax liabilities; and, in general, exercise all powers with respect to tax matters which the principal could if present and under no disability.
- (i) Claims and litigation. The agent is authorized to: institute, prescute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into contingency agreements and other contracts is necessary in connection with litigation; and, in general, exercise all powers with respect to claims and litigation which the principal could if present and under no disability.
- (k) Commodity and option transactions. The agent is authorized to: buy, sell, erchange, assign, convey, settle and exercise commodities futures contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures broker; and, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.
- (1) Business operations. The agent is authorized to: organize or continue and conduct any business (which with it cluries, without limitation, any farming, manufacturing, service, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint venture continenship, corporation, trust or other legal entity; operate, buy, sell, expand, contract, terminate or liquidate any business; direct, control, supervise, manage or participate in the op artificing of any business and engage, compensate and discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all power with respect to business interests and operations which the principal could if present and under no disability.
- (m) Borrowing transactions. The agent is authorized to: borrow money; mortgage or pledge any real estate or tangible or intendible personal property as security for such purposes; sign, renew, extend, pay and satisfy any notes or other forms of abligation; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could if present and under no disability.
- (n) Estata transactions. The agent is outhorized to: accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sue for, claim and recover any legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; assert any interest in and exercise any power over any trust, estate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal could if present and under no disability; provided, however, that the agent may not make or change a will and may not revoke or amend a trust revocable or amendable by the principal or require the trustee of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statutory property power form.
- (a) All other property powers and transactions. The agent is authorized to: exercise all possible powers of the principal with respect to all possible types of property and interests in property, except to the extent the principal limits the generality of this category (a) by striking out one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

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Page 4

10:18 FAX 1 708 P 63 F FIRST MEAL AN TOTAL OF THE PART OF THE PART

First American Title Insurance Company 16325 South Harlem Avenue, Suite 2Nw, Tinley Park, IL 60477

ALTA Commitment Schedule C

File No.: ATPC7844F

Legal Description:

Lot 35 in Block 7 In Goss, Judd and Sherman's West Division Street Home addition in the West 1/2 of Section 3, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

NAME
SYREET
ADDRESS
CITY
STATE
RECORDER'S OFFICE BOX NO. _______

(The Above Space for Recorder's Use Only)

CIL

LEGAL DESCRIPTIONS

attached

STREET ADDRESS: 1539 N. 24h Ase Melrose Pork, 5-1660160 PERMANENT TAX INDEX NUMBER 15-03-125-004

THE SPACE ABOVE IS NOT PART OF OFFICIAL STATUTORY FORM. IT IS ONLY FOR THE A JEINT'S USE IN RECORDING THIS FORM WHEN NECESSARY FOR REAL ESTATE TRANSACTIONS.

Section 3-4 of the Illinois Statutory Short Form Power of Attorney for Property Law

Section 3-4. Explanation of powers granted in the statutory short form power of attorney for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of cary of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discreptors with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the title. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or contractual, as a journ tenant or tenant in common or held in any other farm; but the agent will not have power under any of the statutory categories (a) through (a) to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests at death under any with, "rest, joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be required to use due care to act for the benefit of the principal in accordance with the terms of the statutory property power and will be liable for negligent exercise. The agent may act in person or through others reasonably employed by the agent for that purpose and the outhority to sign and deliver all instruments, negotiate and enter into all agreements and deather acts reasonably employed by the agent for that purp

- (a) Real estate transactions. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust); collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.
- (b) Financial institution transactions. The agent is authorized to: open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); deposit in and withdraw from and write checks on any financial institution account or deposit; and, in general, exercise all powers with respect to financial institution transactions which the principal could if present and under no disability.
- (c) Stock and bond transactions. The agent is authorized to: buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and oil other types of investment securities and linancial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in parson or by praxy, enter into voting.

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| (IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAMES) AND ADDRESS/ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH.) 8. If any ogenit named by me sholl due, become incompetent, resign or refuse to occups the office of agent, I name the following (such to oct above and successively in the order named) as successor(s) to such agent; For purposes of this paragram, 8, a porent half be considered to be incompetent if and while the person is on minor or an adjudicated incompetent or disabled person or in the order named) as successor(s) to such agent; For purposes of this paragram, 8, a porent half be considered to be incompetent if and while the person is on minor or an adjudicated incompetent or disabled person or in the person is unable to give a name of a successively in the person is unable to give a name of the person is on minor or an adjudicated incompetent or disabled person or in the person is unable to give a name of a successively in the person is unable to the person is on minor or an adjudicated incompetent or disabled person or in the person is on minor or an adjudicated incompetent or disabled person or in the person is on minor or an adjudicated incompetent or disabled person or in the person is on minor or an adjudicated incompetent or disabled person or in the person is on minor or an adjudicated incompetent or disabled person or interest and person in the p | This power of officency shall terminate on $(3-3-0)$ |
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