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(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 a power is exercised, your Agent will have to use due care to act for your benefit and in accordance with this form. 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 no 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 Illinois "Statutory Short Form Power of Attorney for Property Law," of which this form is a part. 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 explain it to you.)

POWER OF ATTORNEY made this 10th day of September 1999.

5^{pa}

I, **BETTY M. REYNOLDS**, of **5576 E. SAGUANA TRAIL; ROLLING PRAIRIE, IN 46371**

hereby appoint **James E. Gorman**, of **10644 S. WESTERN AVE; CHICAGO, IL 60643**

as my attorney-in-fact (my "Agent") to act for me and in my name (in any way I could act in person) with respect to the following powers, as defined in Section 3-4 of the "Statutory Short Form Power of Attorney for Property Law" (including all amendments), but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3 below:

(NOTICE: You must strike out any one or more of the following categories of powers you do not want your Agent to have. Failure to strike the title of any category will cause the powers describe in that category to be granted to the Agent. To strike out a category, you must draw a line through the title of that category.)

- (a) Real estate transactions.
- (b) ~~Financial institution transactions.~~
- (c) ~~Stock and bond transactions.~~
- (d) Tangible personal property transactions.
- (e) ~~Safe deposit box transactions.~~
- (f) ~~Insurance and annuity transactions.~~
- (g) ~~Retirement plan transactions.~~
- (h) ~~Social Security, employment and military service benefits.~~
- (i) Tax matters.
- (j) ~~AMR~~ ~~Claims and litigation.~~
- (k) ~~Commodity and options transactions.~~
- (l) Business operations.

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Cook County Recorder 55.50

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UNIT NUMBER 12 AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS "PARCEL"): LOT 22 (EXCEPT THE SOUTH 10 FEET THEREOF) AND ALL OF LOTS 23 AND 24 IN BLOCK 3 IN THE SUBDIVISION MADE BY HOWARD OVIATT OF PART OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM MADE BY BEVERLY BANK AS TRUSTEE UNDER TRUST AGREEMENT DATED 8/30/63 FILED IN THE OFFICE OF THE REGISTRAR OF TITLE OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER LR2653895 AND RECORDED IN THE OFFICE OF THE RECORDER OF TITLES OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 22082285, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), IN COOK COUNTY, ILLINOIS.

PIN# 24-24-201-040-1012

Property of Cook County Clerk's Office

- (m) Borrowing transactions.
- (n) Estate transactions.
- (o) All other property powers and transactions.

(LIMITATIONS ON AND ADDITIONS TO the Agent's powers may be included in this Power of Attorney if they are specifically described below.)

- 2. The powers granted above SHALL NOT INCLUDE the following powers or shall be modified or limited in the following particulars (here you may include any specific limitations you deem appropriate, such as a prohibition or conditions on the sale of particular stock or real estate or special rules on borrowing by the Agent): **NONE**
- 3. IN ADDITION TO the powers granted above, I grant my Agent the following powers (here you may add any other delegable powers, including, without limitation, power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants or revoke or amend any trust specifically referred to below): **NONE**

(NOTICE: Your Agent will have the authority to employ other persons as necessary to enable the Agent to properly exercise the powers granted on this form, but your Agent will have to make all discretionary decisions. If you want to give your Agent the right to delegate discretionary decision-making powers to others, you should keep the next sentence, otherwise it should be struck by drawing a line through it.)

- 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 Attorney at the time of reference.
- 5. My Agent shall be entitled to reasonable compensation for services rendered as Agent under this Power of Attorney.

(NOTICE: This Power of Attorney may be amended or revoked by you at any time and in any manner. Absent amendment or revocation, the authority granted in this Power of Attorney will become effective at the time this power is signed, and will continue until your death unless a limitation on the beginning date or duration is made by initialing and completing either or both of the following):

- 6. (~~BAR~~) This Power of Attorney shall become effective on:
9/10/99
- 7. (~~BAR~~) This Power of Attorney shall terminate on:
11/1/99

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(NOTICE: If you wish to name Successor Agents, insert the names and addresses in the following paragraph):

8. If any Agent named by me shall die, become legally disabled, resign or refuse to act, I name the following (each to act alone and successively, in the order named), as successor(s) to such Agent: **NONE**
9. If a Guardian of my person is to be appointed, I nominate the following to serve as such Guardian: **NONE**
10. If a Guardian of my estate (my property) is to be appointed, I nominate the following to serve as such Guardian: **NONE**
11. I am fully informed as to all the contents of this form and understand the full import of this grant of powers to my Agent.

Date: 10 September 1999

(SEAL)

Betty M. Reynolds
BETTY M REYNOLDS

(NOTICE: You may, but are not required to, request your Agent and Successor Agents to provide specimen signatures below. If you include specimen signatures in this Power of Attorney, you must complete the certification opposite the signatures of the Agents.)

Agent

Principal

Successor Agent

Principal

Successor Agent

Principal

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

The undersigned, a Notary Public in and for the above county and state, certifies that BETTY M. REYNOLDS, known by me to be the same person whose name is subscribed as principal to the foregoing Power of Attorney, appeared before me in person and acknowledged signing and delivering this instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth, and certified as to the correctness of the signature(s) of the Agent(s).

Dated this 10th day of September, 1999.

OFFICIAL SEAL
KIMBERLY R. SHEETS
NOTARY PUBLIC / STATE OF ILLINOIS
MY COMMISSION EXPIRES: 08/26/02
Notary Public

P.N.T.N.



This document was prepared by *Mail to:*

JAMES E. GORMAN & ASSOCIATES
10644 South Western Avenue
Chicago, Illinois 60643
773/233-8961