



DURABLE POWER OF ATTORNEY
TO PURCHASE REAL PROPERTY

THE STATE OF Indiana
COUNTY OF Floyd

KNOW ALL MEN BY THESE PRESENTS:

THAT I, Margaret A. Cyphers, of the County of Floyd
State of Indiana, as of this date and by this document do nominate, constitute, and
appoint David A. Cyphers of Floyd County,
Indiana, my true and lawful attorney-in-fact, to act in, manage, and conduct all of my
affairs, and for that purpose for me and in my name, place and stead, and for my use and benefit, and
as my act and deed, to do and execute, or concur with persons jointly interested with me in the doing
or executing of every act, deed, or thing I could do or execute in connection with the exercise of the
power granted herein, including all or any of the following acts, deeds and things:

1. To acquire, purchase or execute any contract to purchase, on such terms and for such
consideration as my said agent shall deem proper, the hereinafter described real property
(hereinafter referred to as the "Property") together with all improvements and personal
property situated thereon, to-wit:

See Attached

2. To pay all cost, expenses or other claims; to make, sign, execute, acknowledge and
deliver a Note and Deed of Trust covering the Property to or for my benefit and to bind me
pursuant thereto, on such form or forms and pursuant to such terms as provided by the lender;

3. To accept a Deed to the Property in my place and stead, said Deed retaining a
Vendor's Lien additionally securing the above Note and Deed of Trust;

4. For me and in my place and stead to execute any and all instruments pursuant to such
Loan, Note and Deed of Trust, including, but not limited to, closing statements, disclosure
statements, water district notices, waivers as may be required incident to or pursuant to such
loan;

5. To take, hold, possess, convey, lease, let, or otherwise manage any or all of my real,
personal, or mixed property, or any interest in it or pertaining to it; to eject, remove, or relieve
tenants or others persons from, and recover possession of, the Property by all lawful means;
to maintain, protect, preserve, insure, remove, store, transport, repair, rebuild, modify, or
improve the same or any part of it; and to dedicate easements;

6. To make, endorse, guarantee, accept, receive, sign, seal, execute, acknowledge, and
deliver assignments, agreements, certificates, hypothecations, checks, notes, mortgages,
bonds, vouchers, receipts, releases, and such other instruments in writing of whatever kind
or nature, as may be proper;

7. To make deposits or investments in or withdrawals from any account, holding or
interest which I may now or in the future have, or be entitled to, in any banking, trust, or
investment institution, including postal savings depository offices, credit unions, savings and
loan associations, and similar institutions; to exercise any right, option, or privilege pertaining
to it or them, including, but not limited to, the authority to borrow money; and to open or
establish accounts, holdings, or interest of whatever kind or nature, with any of these
institutions, in my name or in the name of my attorney-in-fact or in our names jointly, either
with or without right of survivorship;

8. To engage and dismiss agents, counsels, attorneys, accountants, and employees, and
to appoint and remove at pleasure any substitute for, or any agent of, my attorney-in-fact in
respect to all or any of the matters or things mentioned in this document and upon any terms
that my attorney-in-fact shall think fit, in connection with the Property;

9. To do any and all other acts as may be necessary to complete the purchase of the
Property;

Handwritten notes:
①
②
No Book 7908705 DB
M. [Signature]

Handwritten initials: MSB

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Property of Cook County Clerk's Office

11/11/2011 10:11:11 AM

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STREET ADDRESS: 836 WEST AGITATE
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 14-17-227-011-0000

LEGAL DESCRIPTION:

UNIT 836-1N IN CLARENDON PARK CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:
CERTAIN LOTS IN A. T. GALT'S SHERIDAN ROAD SUBDIVISION IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 00419452, AND AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office

10512727

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GIVING AND GRANTING to this attorney-in-fact full power and authority to do and perform every act, deed, matter, and thing whatever in and about my estate, property, and affairs, as fully as I might or could do if personally present, the above especially enumerated powers being in aid and exemplification of the full, complete, and general power granted in this document, and not in limitation or definition of those powers; and by this document ratifying all that my attorney-in-fact shall lawfully do or cause to be done.

This Power of Attorney shall not terminate on disability of the principal and shall survive and continue in full force and effect, should I for any reason be declared insane, or should I be physically unable to take any such actions, or incompetent, hereby ratifying and confirming all acts performed by my attorney-in-fact irrespective of my future mental condition. The attorney-in-fact is hereby authorized to indemnify and hold harmless any third party who accepts and acts under this Power of Attorney.

The rights, powers and authority of said attorney-in-fact to exercise any and all of the rights and powers herein granted shall commence and be in full force and effect on the date of execution of this instrument, and all such rights, powers and authority shall remain in full force and effect thereafter until this Power of Attorney is revoked or terminated by my actual written notice, provided such notice is placed in the U.S. Mail and sent certified, return receipt requested to:

Lender: _____
Address: _____
Attn: _____

or to any other third party by a duly filed revocation or termination with the County Clerk of _____ County _____

Signed this 18 day of May, ~~19~~ 2001

Margaret A. Cyphers
PRINCIPAL
Margaret A. Cyphers
Printed Name

Prepared by and
mailed to:
DAVID A Cyphers
3211 Rolling Creek Dr
New Albany IN 47150

STATE OF INDIANA
COUNTY OF FLOYD

The foregoing instrument was acknowledged before me on this, the 18th day of May, ~~19~~ 2001, by MARGARET A. CYPHERS, who declared the same to be the person/persons granting of a Durable Power of Attorney.

Dines M. Dempster
Notary Public, State of INDIANA
Dines M. Dempster
Printed Name of Notary

My Commission Expires: 9/18/06

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