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Cook County Recorder

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY



(NOTICE: THE PURPOSE OF THE POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERT I 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 EXPACISE 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, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POW ZRS 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 BELLEY TERMINATES IT, YOUR AGENT MAY EXERCISE POWERS GIVEN HERE TO POUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE FLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WEIGH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSIVE PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. (IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO WIT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

1	Power of Attorney made this 8th day of August 2001 Kirk C Hoerman Circle, Augusta CA 30907	- Marie San
1, 1,	(Insert name and address of principal)	-
hereby eppoint:	Greta Hoerman 2935 Foxhall Circle, Augusta, GA 30907	
	(Insert came and address of agent)	1x2

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

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O'Connor Title Guaranty, Inc.

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(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF FOWERS YOU DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE THE TITLE OF ANY CATEGORY WILL CAUSE THE DESCRIBED IN THAT CATEGORY TO HE 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) Pinancial institution
- (c) Stock and Board transactions.
- (d) Tangible personal property: massocious.
- (e) Safe deprail best transaction 9.
- in linearance and annuity bransactions.
- (a) Retirement plan
- n) Social Scenity, employment and military service benefits.
- (7) Tax matters.
- o Claims and litigation.

- (r) Commodity and option transactions.
- (I) Business operations.
- (m) Bostowing transactions.
- (n) Estate transactions.
- (a) All other property powers and transactions.

(LIMITATIONS OF AND ADDITION TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY OF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

- 2. The powers grants, above shall not include the following powers or shall be modified or limits? In the following particulars (here you may include any specific limitations you down appropriate, such as a prohibition or conditions on the sale of particular stock or real a state or special rules on borrowing by the agent):
- 3. In addition to the powers granted above, I great my agent the following powers (here you may add any other delegable powers including, without limitations power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tensuis or revoke or amend any trust specifically referred to below):

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY DITHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY LATRICISE THE POWERS GRANTED IN 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 STREET, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)

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

Section 3-4 of the Illinois Statutory Short Form Fower of Attorney for Property Law 10757445

Section 3-4. Explanation of powers granted in the statutory short form power of attorney for property. This Section defines each entegory of powers listed in the statutory short form power of storney for property and the effect of granting powers to an agent. When the title of any of the following collegories is retained (not struck out) in a statutory property power form, the effect will be to great the agent all of the principal's rights, powers and discretion with respect to the types of property and transactions covered by the retained category, subject to any liminations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with tespect 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 joint tenant or tenant in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (o) to make gifts of the principal wo party, 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 will, trust, joint tensury, head (c) ary form or contractual arrangement. The agent will be under no duty to exercise greated powers of to assume control of or responsibility for the principal's property or affairs; but when granted or were 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 extension. The agent may act in person or through others reasonably employed by the agent for that purp or and will have sufferity to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts reasonable necessary to implement the exercise of the powers granted to the agent

- (a) Real estate transactions. The up mt is authorized to : buy, sell, exchange, tent and lease test estate (which term includer, we hout 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 carnings from real estate; convey, assign and accept title to real estate; grant easuments, area's conditions and telescan rights of homostead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, in prove, subdivide, manage, operate and insure real catain; pay, contest, protein and respect to real estate and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.
- (which term includes, without limitation, banks, trust companies, savings and loundaries or and loundaries, without limitation, banks, trust companies, savings and buildings and loan associations, credit unions and brokerage firms); de posit in and withdraw from and write checks on any financial institution account or der as and in general, exercise all powers with respect to financial institution transaction, which the principal could if present and under no disability.

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- (a) 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 all other types of investment securities and immerial instruments); collect, bold and safekase all dividends, interest, samings, proceeds of sale, distributions, absres, certificates and other evidences of ownership paid or distributed with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, but general, exercise all powers with respect to securities which the principal could if present and under no disability.
- (a) Tangible personal property transactions. The agent is authorized to; buy and sell, lease, exchange, collect, possess and take title to all tangible personal property; move, store, restore, maintain, repair, improve, manage, preserve, insure and a visitory tangible personal property; and in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.
- (a) Sale deposit box transactions. The agent is suborized to; open, continue and have access to all soft deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or nurender 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, acquire, continue, renew, terminate or otherwise deal with any type of insurance or amounty contract (which terms include without limitations, life, accident, health, disability, automobile casualty, property or "bility insurance); pay premiums or executions on or 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 amounty contracts which the principal could if present and under no disability.
- Retirement plan transactions. The agent is sull or zed to; contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit thering, stock bonus, croployee savings and other retirement plan, individual non-positified pension, profit thering, stock bonus, employee savings and other retirement taken, individual retirement account, defensed 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; make rollover contributions from any retirement plan; to other retirement plans or individual retirement secounts; exercise all investment plans are individual retirement plan; and, in general, exercise all profits with respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.

- (b) Social Security, unemployment and military service benefits. The agent is anthorized to; prepare, sign and file any claim or application for Social Security, unemployment or military service benefits; sue for, settle or abundon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any seconant, collect, receipt for, and take title to and hold all benefits under any Social Security, unamployment, military service or other state, federal, local, or foreign statute or regulation; and in general, carreles all powers with respect to Social Security, unamployment, military service and governmental benefits which the principal could if present and under no disability.
- (i) Tax marters. The agent is authorized to: sign, verify and file all the principal's federal, state and local income, gift, extate, property and other tax returns, including joint returns and declarations of estimated tax; pay all taxes; claim, sue for and receive all tax finds: examine and copy all of the principal's tax returns and records; epresent the principal before any federal, state or local revenue agency or taxing ord; and sign and deliver all tax powers of attorney on behalf of the principal that may be accessery for such purposes; weive night and sign all documents on behalf of the principal as required to settle, pay and determine all tax liabilities; and, in general, taxings all powers with respect to tax matters which the principal could if present and on lar no disability.
- (i) Claims and litigate to. The agent is authorized to: institute, persecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor or against the principal of any pre-sett, interests of the principal; collect and receipt for any claim or settlement process's and waive or release all rights of the principal; employ attempts and others and other outtracts as necessary in connection with her, thus, and, in general, excreise all powers with respect to claims and litigation which the principal could if present and under no disability.
- (c) Commodity and option transactions. The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities future contracts and call and put options on stucks and stock indices trades or, a regulated options exchange and collect and receipt for all proceeds of any such came close; establish or continue option accounts for the principal with any sear rities or fature broker; and, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.
- (i) Business operations. The agent is sutherized to: organize or continue and conduct any business (which term includes, without limitation, any faming, manufacturing service, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or other legal surjey; operate, buy, sell, expand, contract, terminate or liquidate any business; direct, control, supervise, manage or participate in the operation of any business and engage, compensate and discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all powers with respect to business interest 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 my real estate or tangible or intengible personal property as security for such purposes; sign, renew, extend, pay and satisfy any notes or other forms of obligation: and in general, exercise all powers with respect to secured and unsecured borrowing which the principal could if present and under no disability.
- (n) Essets transactions. The agent is sutherized to: scrept, receipt for, exercise, release, reject, renounce, session, disclaim, demand, sue for, claim and renover any laguary, 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 begofit 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 end trusts which the principal could if present and under no disamility, providing however, that the agent may not make or change a will and may not reverse a smead if trust revocable or amendable by the principal or require the trustee of any true: 🚑 the benefit of the principal to pay income or principal to the agent unless specific activates to that end is given, and specific reference to the trust is made, in the statutory properly power form.
- (o) 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, execut to the extent the principal limits the generality of this category (a) by striking sut the or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

(YOUR AGENT WILL BE ENTITLED TO MABURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER THIS POWER OR ATTORNEY. STRIKE OUT THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.)

s. My agent shall be entitled to reasonable comprantion for services tendered as agent under this power of attorney.

THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOLED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REYOCATION. THE AUTHORITY GRANTED IN THIS FOWER OF ATTORNEY WILL BUTOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION II MADE BY INITIALING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING)

4	(X) This power of attorney shall become effective on	August 8 2001	

(Insert a future date or event during your lifetime, such as court determination of your disability. when you want this power to first take effect.)

1 (X) This power of attempty shall terminate on August 31, 2001

10757445

(Insert a future date or event during your lifetime, such as court determination of your disability, when you want this power to first take effect.)

(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPHS.)

If any agent named by me shall die, become incompetent, resign or refuse to accept the office of agent, I name the following (each to act alone and successively, in the order named) as successor(s) to such agent:

Fimothy E. Hoerman

For purpose of this partyraph 5, a person shall be considered to be incompetent if and while the person is a minor or an adjudicated incompetent of disabled person or the person is trusble to give prompt and intelligent consideration to business matters, as contilled by a licensed physician.

(IF YOU WISH TO NAME YOUR / GENT AS GUARDIAN OF YOUR ESTATE, IN THE EVENT A COURT DECIDES THA! OF SHOULD BE AFFOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY RELATING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT OF THE COURT FINDS THAT SUCH AFFOINTMENT WILL SERVE YOUR BEST INTERESTS AND WELFARE. STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOU!. ACENT TO ACT AS GUARDIAN)

- If a guardian of my estate (my property) is to be appointed, I nominate the agent acting under this power of attorney as such guardian, to serve without bond or security.
- 14 I am fully informed as to all the contents of this form and understand the full impact of this grant of powers to my agent.

Simed

I. Hoerman

(Principal)

(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.)

. 1. 2. 15 to such

cartify that the signatures of my agent (and successor Kerk G. Hoerman	as) are consect
Principal)	
Greta Hoerman	10757445
Kirk C. Modrmen	
Principal)	
Timothy E. Hoerman	
Successor agent)	
Principa()	
6.	
Successor agency	
C/v	
GEORGIA tate of William 25.	
county of Richmond	
ubscribed as principal to the foregoing power of atta eknowledged signing and delivering the instrument rincipal, for the uses and purposes therein set farth,	as the five and voluntary act of the
ignature(s) of the agent(s).	9
pared: 8-9-200	C3/
(Sel)	- Brus (4) 11)
Notary Public, Richmond County, Georgia My Commission Expires May 24, 2003	Notary Public
My commission expires	$O_{\mathcal{E}_{\alpha}}$
THE NAME AND ADDRESS OF THE PERSON P	BUDADING TUIG PORTA GIVEY TO BUT
NSERTED IF THE AGENT WILL HAVE POWER STATE:)	TO CONVEY ANY INTEREST IN REAL
This document was prepared by: Kirk C. I	Hoerman

2935 Foxhall Circle Augusta, GA 30907

10757445

		•				
The undersigned with	ness certifies the	at Kirk C	. Hoerman	•		•
known to me to be th	ie same person v	whose name is	subscribed as a	rincipal	÷	
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My commission	_	1	· ·	•	/	
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This document was prepared by

Stewart Title Guaranty

COMMITMENT 10757445

SCHEDULE A

Case No. 20011258

EXHIBIT A

Unit Number 503 in the 835 Judson Condominium, as delineated on survey of the following described parcel of land (hereinafter referred to as parcel): Lot 1 in Plat of Consolidation of Lots 4 to 7 in Block 9 in White's Addition to Evanston in the Southeast ¼ of Section 19, Township 41 North, Range 14, East of the Third Principal Meridian, which survey is attached as Exhibit "A" to the Declaration of Condominium Ownership made by Central National Bank in Chicago, a National Banking Association, as Trustee under Trust Agreement dated November 1, 1968, and known as Trust Number 15362 and recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on September 16, 1974, as Document 22848469, together with its ar iivided percentage interest in the common elements, in Cook County, Illinois.

FOR INFORMATIONAL PURPOSES:

Address: 835 Judson, Unit 503, Evanston, Illinois My Clarks Office

PIN: 11-19-403-015-1034

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

Schedule A consists of 2 page(s)

A Royal San