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2001-10-10 11:47:31

Cook County Recorder 35.50



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POWER OF ATTORNEY FOR THE PROPERTY

By your, the Principal's, signature below, the Principal acknowledges that the purpose of this Power of Attorney is to give the designated Agent broad powers to handle the Principal's property, which may include powers to pledge, sell or otherwise dispose of any real or personal property without advance notice to the Principal or approval by the Principal. This Power of Attorney 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, disbursements and significant actions taken by the Agent. A court may take away the Powers of your Agent if it finds the Agent is not acting properly. You may name a successor Agent, 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 herein 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 (reprinted immediately following this form). The 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.

ATGF, INC.

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POWER OF ATTORNEY made this 29 day of August, 2001.

1. I, **Helen Chifrina**, of Buffalo Grove, Illinois County of Lake, hereby appoint **Alexey Y. Kaplunov**, 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 paragraphs 2 or 3 below:

- (a) Real estate transaction; and
- (b) Financial institution transaction; and
- (c) Borrowing transaction; and
- (d) All other property powers and transactions.

2. The Powers granted above shall not include the following powers or shall be modified or limited in the following particular:

LIMITED TO SALE OF:30 Old Oak. Unit #211, Buffalo Grove, Illinois, Lake County.

3. In addition to the Powers granted above, I grant my Agent the following Powers:

To execute any and all documents in order to sell the property listed in #2 of this power of attorney.

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 person(s) whom my agent may select, but such delegation may be amended or revoked by my Agent (including any successor) named by me who is acting under this Power of Attorney at the time of reference.

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5. My Agent shall be entitled to reasonable compensation for services rendered as agent under this Power of Attorney.
 6. This Power of Attorney shall become effective upon August 29, 2001.
 7. This Power of Attorney shall terminate upon the execution of the sale of the aforesaid property or my death, which ever occurs first.
 8. 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:
 - (a) Julie M. Johnson
 - (b) Any agent of the law firm of Johnson & Kaplunov, P.C.
- For purposes of paragraphs 8, a person shall be considered to be incompetent if and while the person is a minor or an adjudicated incompetent or disabled person or the person is unable to give prompt and intelligent consideration of business matters, as certified by a licensed physician.
9. 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.
 10. By my signature below, I verify and certify that 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.



Helen Chifrina

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The undersigned witness certifies that **Helen Chifrina** known to me to be the same person whose name is subscribed as principal to the foregoing Power of attorney, appeared before me and the notary public and acknowledge signing and delivering the instrument as the free and voluntary act of the Principal, for the uses and purposes therein set forth. I believe him/her to be of sound mind and memory.

Date:

8-29-01

Witness:

Priscilla G. G. G.

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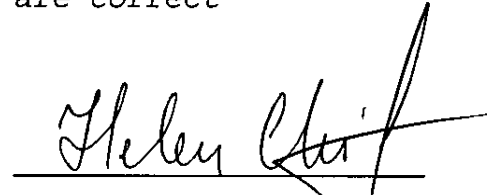
SPECIMEN SIGNATURES

*Specimen signatures of agent
(and successors)*

*I certify that the
signatures of my agent
are correct*



Alexey Y. Kaplunov



Helen Chifrina

Successor Agent (if any)

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 **Helen Chifrina** known to 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 the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth, and certified to the correctness of the signature(s) of the Agent(s).

Dated this 29th day of August, 2001.

Israel Gutkin
NOTARY PUBLIC



MAIL TO

THIS DOCUMENT PREPARED BY:
Alexey Y. Kaplunov (Attorney & Counselor at Law)
Johnson & Kaplunov, P.C.
3000 Dundee Road, Suite #320
Northbrook, Illinois (847) 205 - 0095

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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 any 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 discretions 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 form. 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 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'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 will, trust, 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 will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

(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) Borrowing transactions. The agent is authorized to: borrow money; mortgage or pledge any real estate or tangible or intangible 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.

(d) 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 (o) 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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Legal Description:

UNIT NUMBER 21 AS DELINEATED ON A SURVEY OF A PART OF LOT "C" IN BUFFALO GROVE UNIT NUMBER 7, BEING A SUBDIVISION IN SECTIONS 4 AND 5, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 38157, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 23500200 TOGETHER WITH A PERCENTAGE OF THE COMMON ELEMENTS APPURTENANT TO SAID UNIT AS SET FORTH IN SAID DECLARATION AS AMENDED FROM TIME TO TIME, WHICH PERCENTAGE SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDED DECLARATION AS SAME ARE FILED PURSUANT TO SAID DECLARATION AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SUCH AMENDED DECLARATIONS ARE FILED OF RECORD, AND THE PERCENTAGES SET FORTH IN SUCH AMENDED DECLARATIONS ARE FILED OF RECORD AND THE PERCENTAGES SET FORTH IN SUCH AMENDED DECLARATIONS, WHICH PERCENTAGES SHALL AUTOMATICALLY BE DEEMED TO BE CONVEYED EFFECTIVE ON THE RECORDING OF EACH SUCH AMENDED DECLARATION AS THOUGH CONVEYED HEREBY, IN COOK COUNTY, ILLINOIS.

PROPERTY ADDRESS: 30 OLD OAK DRIVE #211, BUFFALO GROVE, IL. 60089

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