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Cook County Recorder

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### ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

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Property of Affected Address:

2218 W. Highland Ave. Chicago, Plancis 60659

Legal Description at a ched as Exhibit "A"

MAIL

INTEGRITY TITLE 420 LEE STREET DES PLAINES, IL 60016

Permanent tax index # 14-05-103-007-0000

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 FLEDGE, 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, DISBURSEMENTS, 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 THE 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. 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 on May 31, 2002.

1. I, <u>Gertrude Sherod</u>, hereby appoint: <u>Sherrie Benjamin of Chicago</u>, <u>Illinois</u> 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:

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(YOU MUST STRIKE 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 DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT. TO STRIKE OUT A CATEGORY YOU MUST DIAW A LINE THROUGH THE TITLE OF THAT CATEGORY.)

- (a) Real estate transactions.
- (b) Finar ial institution transactions.
- (c) Stock and bond transactions.
- (d) Tangible personal property transactions.
- (e) Safe deposit box transactions.
- (f) Insurance and a mury transactions.
- (g) Retirement plan transactions.
- (h) Social security, employment and military service benefits.
- (i) Tax matters.
- (j) Claims for litigation.
- (k) Commodity and option transactions
- (l) Business operations.
- (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 SPECIFICALL' ( F. FSCRIBED BELOW.)

2. The powers granted above shall not include the following powers of 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 or particular stock or real estate or special rules on borrowing by the agent.):

This power shall be limited to the refinance transaction of property located at 2216 W. Highland Ave., Chicago, Illinois 60659 (legally described in Exhibit "A" attached hereto).

3. In addition to the powers granted above, I grant my agent the following powers (here you may add any other specific 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):

This Power of Attorney shall specifically include any power necessary to effect the refinance of the real property at 2218 W. Highland Ave., Chicago, Illinois 60659 (legally described in Exhibit "A" attached hereto).

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERTY EXERCISE THE POWERS GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL

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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 OUT.)

- 4. My egent 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) haved by me who is acting under this power of attorney at the time of reference.
- 5. (x) This power of attorney shall become effective on (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): May 31, 2002
- 6. (x) This power of attorney so of terminate on (insert a future date or event, such as court determination of disability, when you want this power to terminate prior to your death): upon the completion of the refinance transaction for property located at 2218 W. Highland Ave., Chicago, Illinois 60.50.

(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSORS(S) IN THE FULL OWING PARAGRAPH.)

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

#### N/A

For purposes of this paragraph 7, 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 to business matters, accertified by a licensed physician.

(IF YOU WISH TO NAME A GUARDIAN OF YOUR PERSON OR A GUARDIAN OF YOUR ESTATE, IN THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY RETAINING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS AND WELFARE. STRIKE OUT PARAGRAPH 8 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.)

8. 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: Manuel Gonzalez.

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9. I am fully informed as to all the	contents of this form and understand the full import of
this grant of powers to my agen	t. Q 1
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CRECIACNI CIGNIATURES DI THIS	POWER OF ATTORNEY, YOU MUST COME ELLE
THE CERTIFICATION OP POSITE T	HE SIGNATURES OF THE AGENTS.)
O Circultures of	I certify that the signatures of my agent
Specimen Signatures of agent (and successors)	(and successors) are correct.
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	Them their benjamin
agent	principal
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successor agent	principal
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successor agent	principal
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(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM BELOW)

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STATE OF ILLINOIS.	COUNTY OF	Cook	) SS
STATE OF ILLINOIS.	LOUNLY OF	LOOK	) 33

Gertines Sherod is 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 apont (s).

Dated: 5/31/04

NOTARY PUBLIC

OFFICIAL SEAL
BERNARD LILLY
MOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXCENSES

My commission expires:

The <u>undersigned witness</u> certifies that <u>Gertrude Sherod</u>, 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 acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe by nother to be of sound mind and memory.

Dated:

Witness

STATE OF ILLINOIS, COUNTY OF COOK

) SS.

The undersigned, a notary public in and for the above county and state, do hereby certify that Rowne Source source personally known to be the same person whose name is subscribed to the foregoing instrument as witness, appeared before me in person and acknowledged that he/she signed and delivered the said instrument as the free and voluntary act, for the uses and purposes therein set forth.

Given under any hand and official seal, this \_\_\_\_3 / \_\_day of May, 2002.

OFFICIAL SEAL
BERNARD LILLY
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPERSION/27708

Notary Public

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Property of County Clerk's Office



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This document was prepared by:

Law Ofaces of Joseph M. Pisula 420 Lee Street, Des Plaines, IL 60016 Cook County Clark's Office Phone: (847) 533-4030

Fax: (847) 803-8258

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# EXHIBIT "A" LEGAL DESCRIPTION

LOT 10 IN BLOCK AND WM. L. WALLEN'S RESUBDIVISION OF THE VACATED WM. L. WALLEN'S FABER ADDITION TO NORTH EDGEWATER, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 6, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 2, 1917 IN BOOCK 148 OF PLATS, PAGE 37, AS DOCUMENT NO. 6058897.

K 148 OF PLATO, .