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ATTORNEYS'
TITLE
GUARANTY
FUND,
INC.

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Cook County Recorder 36.50



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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(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 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 THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES 15, 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 ILLINO'S "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTOXING 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 15 th day of Avgust, 2002

Day Worth Year

1.1. Robert S. Schultz of

5125 S. Christians, Chicago, FL 60632

Name and Address of Principal hereby appoint: Joseph Nery of

4425 S. Archer Aue., Chicago, FL 60632

Name And Address of Agent

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:

ATGF, INC.

ATG FORM 4003 © ATG (REV. 6/02)

(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 DESCRIBED 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.)

DRAW A LINE THROUGHT THE TITLE OF	
Real estate transactions Financial institution transactions Stock and bond transactions Tangible personal property transactions Safe deposit box transactions Insurance and annuity transactions	Retirement plan transactions Social Security, employment, and military service benefits Tax matters Claims and litigation Commodity and option transactions Business operations Borrowing transactions Estate transactions All other property powers and transactions
IF THEY ARE SPECIFICALLY DESCRIBE	
2. The powers granted above shall not include you may include any specific limitations you real estate or special rules of corrowing by I hereby special rules of corrowing by Local State Sta	the following powers or shall be modified or limited in the following particulars (here ou deem appropriate, such as a prohibition or conditions on the sale of particular stock or the agent): Toseph Num as must all out of the sale of 5/27. The following powers or shall be modified or limited in the following particulars (here ou deem appropriate, such as a prohibition or conditions on the sale of particular stock or the agent): Toseph Num as must be prohibition or conditions on the sale of particular stock or the agent): The following powers or shall be modified or limited in the following particulars (here ou deem appropriate, such as a prohibition or conditions on the sale of particular stock or the agent): Toseph Num as must be prohibition or conditions on the sale of particular stock or the agent): The following powers or shall be modified or limited in the following particulars (here out of the agent): Toseph Num as must be prohibition or conditions on the sale of particular stock or the agent): The following powers or shall be modified or limited in the following particulars (here out of the agent): Toseph Num as must be proposed to the following particular stock or the agent): Toseph Num as must be proposed to the following particular stock or the agent of the agent o
3. In addition to the powers granted above, including, without limitation, power to ma revoke or amend any trust specifically refe	I grant r ₁ y agent the following powers (here you may add any other delegable powers ke gifts, exercise powers of appointment, name or change beneficiaries or joint tenants or greed to below):
PROPERLY EXERCISE THE POWERS OF DISCRETIONARY DECISIONS. IF YOU DECISION-MAKING POWERS TO OTHE STRUCK OUT.) 4. My agent shall have the right by written it is a property of persons whom	TY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY ERS, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE instrument to delegate any or all of the foregoing powers involving discretionary decisionary agent may select, but such delegation may be amended of revoked by any agent who is acting under this power of attorney at the time of reference.
TINDED THIS POWER OF ATTORNEY.	REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING STRIKE OUT THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO COMPENSATION FOR SERVICES AS AGENT.)
5. My agent shall be entitled to reasonable c	ompensation for services rendered as agent under this power of attorney.
ABSENT AMENDMENT OR REVOCA	BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. TION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL HIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A ATE OR DURATION IS MADE BY INITIALING AND COMPLETING EITHER (OR

BOTH) OF THE FOLLOWING:)

This power of attorney shall become effective on	A right to the same of the sam
This power of attorney shall become effective on	
(Insert a future date or event during your lifetime, such as court determi	nation of your disability, when you want this power to first take effect.)
	•
RAA-This power of attorney shall terminate onA	17,7002
11111141	<u> </u>
(Insert a future date or event, such as court determination of your di	sability, when you want this power to terminate prior to your death.)
	NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN
aball die become incompetent, resign	or refuse to accept the office of agent, I name the following (each
If any agent named by the snan tile, occome interruption to act alone and successively. In the order named) as successor(s)	to such agent:
	on a dividicated
or purposes of this paragraph 8, a person shall be considered to be competent or disabled person or the person is unable to give prompted.	e incompetent if and while the person is a minor or an adjudicated npt and intelligent consideration to business matters, as certified by
NE SHOULD BE APPOINTED, YOU MAY, BECOME AGENT ARAGRAPH. THE COURT WILL APPOINT YOUR AGENT ERVE YOUR BEST INTERESTS AND WELFARE. SYLIKE (YOUR ESTATE, IN THE EVENT A COURT DECIDES THAT REQUIRED TO, DO SO BY RETAINING THE FOLLOWING IF THE COURT FINDS THAT SUCH APPOINTMENT WILL OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT
O ACT Ab Gotting of the hear annointed	I nominate the agent acting under this power of attorney as such
	I no minate the agent acting under this power of attorney as such
0. I am fully informed as to all the contents of this form and under	rstand the (ul) import of this grant of powers to my agent.
Robert S. Dehreger Signature of Principal	
(YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE SPE MUST COMPLETE THE CERTIFICATION OPPOSITE THE SI	YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDICIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOUR IGNATURES OF THE AGENTS.)
Specimen signatures of agent (and successors):	I certify that the signatures of my agent (and successors) and
Specimen signatures of agent (and substance)	correct.
Agent	Principal
7.50	
Successor Agent	Principal
	Principal

(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED AND SIGNED BY AT LEAST ONE ADDITIONAL WITNESS, USING THE FOLLOWING FORM.)

STATE OF Tlinois	·
COUNTY OF COOK SS	
The undersigned, a notary public in and for the above county and known to me to be the same person whose name is subscribed as the additional witness in person and acknowledged signing and defor the uses and purposes therein set forth, and certified to the con-	principal to the foregoing power of our
Dated: August 15th, 2000.	uldus than
"OFFICIAL SEAL" (SLEY NERY Notary Public, State of Illinois	Notary Public
** Commission Expires August 21, 2005 \$7	My commission expires August 21, 20057
The undersigned witness certifies that c bev + 5. name is subscribed as principal to the foregoing power of attorn signing and delivering the instrument as the free and voluntary act whim or her to be of sound mind and memory.	Schultz, known to me to be the same person whose mey, appeared before me and the notary public and acknowledged of the principal, for the uses and purposes therein set forth. I believe
Dated: A regust 15,2002	Joseph 7. No.
(THE NAME AND ADDRESS OF THE PERSON PREPARING HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTAT	THIS FORM SHOULD BE INSERTED IF THE AGENT WILL (E.)
This document was prepared by:	2. Nevy
This document was prepared by:	Conceso, IL 60632
The requirement of the signature of an additional witness imposed by	the amendators of the area

The requirement of the signature of an additional witness imposed by the amendator. Act of the 91st General Assembly applies only to instruments executed on or after the effective date of June 9, 2000. (P.A. 86-736.)

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 hable 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 lespect 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 an 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. Stock and bond transactions. The agent is authorized to: buy and selected types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, sharec, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.
- d. Tangible personal property transactions. The agent is authorized to: buy and sell, lease, e. change, collect, possess and take title to all tangible personal property; move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and safekeep 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.
- e. Safe deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrender 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 annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, property or liability insurance); pay premiums or assessments 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 annuity contracts which the principal could if present and under no disability.
- g. Retirement plan transactions. The agent is authorized 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 sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred 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 to other retirement plans or individual retirement accounts; exercise all investment powers

available under any type of self-directed retirement plan; and, in general, exercise all powers with respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.

- h. Social Security, unemployment, and military service benefits. The agent is authorized to: prepare, sign and file any claim or application for Social Security, unemployment or military service benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take title to and hold all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation; and, in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.
- i. Tax matters. The agent is authorized to: sign, verify and file all the principal's federal, state and local income, gift, estate, property and other tax returns, including joint returns and declarations of estimated tax; pay all taxes; claim, sue for and receive all tax refunds; examine and copy all the principal's tax returns and records; represent the principal before any federal, state or local revenue agency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes; waive rights and sign all documents on behalf of the principal as required to settle, pay and determine call and liabilities; and, in general, exercise all powers with respect to tax matters which the principal could if present and under no disability.
- j. Claims and litigation. The agent is authorized to: institute, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into contingency agreements and other contract. as necessary in connection with litigation; and, in general, exercise all powers with respect to claims and litigation which the principal could if present and under no disability.
- k. Commodity and option transactions. The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities futures contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures broker; and, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.
- l. Business operations. The agent is authorized to: organize c: continue and conduct any business (which term includes, without limitation, any farming, 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 entity; 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, account at and consultants; and, in general, exercise all powers with respect to business interests 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 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 it e principal could if present and under no disability.
- n. Estate transactions. The agent is authorized to: accept, receipt for, exercise, release, reject, religiously assign, disclaim, demand, sue for, claim and recover any legacy, 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 individually control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is the distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal could if present and under no disability; provided, however, that the agent may not make or change a will and may not revoke or amend a trust revocable or amendable by the principal or require the trustee of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statutory property 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, 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.

LOT 16 IN BLOCK 3 IN WATERMAN'S ADDITION TO MORRELL AND ELSDON IN S. 11, TWP. 38 NORTH, R. 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN# 19-11-404-016

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