ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

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(NOTICE: THE PURPOSE OF THE 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 PAVE 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 IT, YOUR AGENT MAY EXERCISE 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 "STATITORY 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 7HE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIGE (IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

I	Power of Attorney, made this day of, 20			
1. I,	Greg Bingham, as Manager of Pioneer Services ILC			
(insert name and address of principal)				
hereby appoint:	7303 North Cicero Avenue, Suite B, Lincolnwood, IL 60712			
Ann Kann,	926 Happfield Drive, Arlington Heights, IL 60004			
	(Insert 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:

(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 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.)

- (a) Real Estate
  Transactions.
- (b) Financial institution transactions.
- (c) Stock and Bond transactions.
- (d) Tangible personal property mansactions.
- (e) Safe deposit fox transactions.

- (f) Insurance and annuity transactions.
- (g) Retirement plan transactions.
- (h) Social Security, employment and military service benefits.
- (i) Tax matters.
- (i) Claims and litigation.

- (k) Commodity and option transactions.
- (1) Business operations.
- (m) Borrowing transactions.
- (n) Estate transactions.
- (o) All other property powers and transactions.

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

- 2. The powers granted above shall not include the following powers or 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 of particular stock or real estate or special rules on borrowing by the agent):
- 3. In addition to the powers granted above 1 frant 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 tenants or revoke or amend any trust specifically referred to below):

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE 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 OTHERS, 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 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 revoked by any agent (including any successor) named by me who is acting under this power of attorney at the time of reference.

#### 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 discretion 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, whicher the principal's interests are direct or indirect, whole or fractional, legal, equitable or conductual, as a joint tenant or tenant in common or held in any other form; but the agent will not have rower under any of the statutory categories (a) through (o) to make gifts of the principal's propercy, 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 reasonable necessary to implement the exercise of the powers granted to the agent.

- Real estate transactions. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term includes, without imitation, 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 excreise 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 institutions (which term includes, without limitation, banks, trust companies, savings and buildings 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.

- (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.
- (1) 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 funds; examine and copy all of 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 all tax liabilities; and, in general, exercise all powers with respect to tax matters which the principal could if present and under no disability.
  - Claims and litigation. The agent is authorized to: institute, persecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor or against the principal or any property interests of the principal; collect and receipt for any claim or settlement proceeds and wa've or release all rights of the principal; employ attorneys and others and enter into contingency agreements and other contracts as attorneys in connection with litigation; and, in general, exercise all powers with 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 filture contracts and call and put options on stocks and stock indices traded on a regular of 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 future broker; and, continue option accounts for the principal with any securities and options which the in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.
      - Business operations. The agent is authorized to: organize or 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, operate, buy, sell, expand, contract, terminate or liquidate any business and control, supervise, manage or participate in the operation of any business and control, supervise, manage business managers, employees, agents, attorneys, 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.

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- (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 the principal could if present and under no disability.
- (n) Estate transactions. The agent is authorized to: accept, receipt for, exercise, release, reject, renounce, 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 fiduciary control; establish a revocable trust solely for the benefit 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 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 s atutory property power form.

(YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT 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.)

My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney.

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

6,	6. (X) This power of attorney shall become effective on		
<del></del> .			

(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.)

7.	(X) This power of attorney shall terminate on
/Y	
when you	uture date or event during your lifetime, such as court determination of your disability, want this power to first take effect.)
(IF YOU	WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND
ADDRES	S(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPHS.)
I.	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:
	<del>20</del>
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person is a give prom	the of this paragraph 8, a person shall be considered to be incompetent if and while the minor or an adjudicated incompetent or disabled person or the person is unable to be and intelligent consideration to business matters, as certified by a licensed
physician.	
EVENT A NOT REQI COURT W	VISH TO NAME YOUR AGENT AS GUARDIAN OF YOUR ESTATE, IN THE COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE UIRED TO, DO SO BY RETAINING THE FOLLOWING PARAGRAPH. THE TILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH MENT WILL SERVE YOUR BEST INTERESTS AND WELFARE. STRIKE OUT
	APH 9 IF YOU DO NOT WANT YOUR AGEN! TO ACT AS GUARDIAN.)
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.	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.
Signed	
(Pn	ncipal) Greg Bingham, as Manager of Pioneer Services LL
YOU MA	Y, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND SUCCESSOR

AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE

THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.)

SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE

21369037

## **UNOFFICIAL COPY**

certify that the signatures of my agent (and successors)	are correct.
(Principal) Greg Bingham, as Manager o	f Pioneer Services LLC
(Agent)	
(Principal)	
(Successo, agant)	··
(Principal)	
(Successor agent)	
(THIS POWER OF ATTORNEY WILL NOT BE EFF AND SIGNED BY AT LEAST ONE ADDITIONAL BELOW.)	ECTIVE UNLESS IT IS NOT ARIZED WITNESS, USING THE FORM
State of ILLINOIS SS.	10%
The undersigned, a notary public in and for the known to me to be	be above county and state, certifies that be the same person whose name is
subscribed as principal to the foregoing power of atto additional witness in person and acknowledged sign and voluntary act of the principal, for the uses and purcorrectness of the signature(s) of the agent(s).  Dated:	mey, appeared below in strument as the free
(Seal)	Shirting a Milanda Notary Public 12/1
OFFICIAL SEAL SHIRLEY A SELLARDS NOTARY PUBLIC, STATE OF ILLIPOIS MY COMMISSION DETREBOORIES	My commission expires

KNOWN TO ME THE UNDERSIGNED WITNESS CERTIFIES THAT 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 HIM OR HER TO BE OF SOUND MIND AND MEMORY.

DATED: 11-26-02

(THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL . ESTATE.) or Coot County Clark's Office

This document was prepared by: