

L202-3921

COOK COUNTY
RECORDER

EUGENE "GENE" MOORE
MARKHAM OFFICE



Mail to +
Prepared by Henry Yip,
(847)699-7510

1926 E. Hopi Lane
Mt. Prospect, IL.
60056-1958

SPECIAL POWER OF ATTORNEY

I, Judy Yip, residing at 1926 E. Hopi Lane, Mount Prospect, Illinois 60056-1958, hereby appoint Henry Yip of 1926 E. Hopi Lane, Mount Prospect, Illinois 60056-1958, as my Attorney-in-Fact ("Agent").

I hereby revoke any and all general powers of attorney and special powers of attorney that previously have been signed by me

My agent shall have full power and authority to act on my behalf but only to the extent permitted by this Special Power of Attorney. My Agent's powers shall include the power to:

1. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, retirement plan accounts, and other similar accounts with financial institutions. This power shall include the authority to conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation, or political entity.

2. Sell or convey any interest of mine in real estate (whether currently owned or later acquired).

This power shall include the power to (i) sell upon such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including deeds) that may be required to convey title to such property, and (iii) collect and receive the proceeds from any such sale.

If the Agent is my spouse, then I also hereby appoint

_____ of _____,
_____, as my substitute Agent solely for the purpose of releasing

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any dower, homestead or other inchoate interest or other property rights (of whatever nature) which under local law may not be released by my spouse.

3. Mortgage or encumber any interest of mine in real estate (whether currently owned or later acquired).

This power shall include the power to (i) mortgage or encumber on such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including a mortgage or deed of trust), and (iii) take any other action that may be required to effect such mortgage or encumbrance

If the Agent is my spouse, then I also hereby appoint

_____ of _____,
_____, as my substitute Agent solely for the purpose of releasing any dower, homestead or other inchoate interest or other property rights (of whatever nature) which under local law may not be released by my spouse.

4. Manage, insure, improve, repair, collect rents, execute leases, or take any other action that a landlord might take, with respect to any interest of mine in real estate (whether currently owned or later acquired).

5. Obtain credit or borrow money as deemed appropriate by my Agent.

This power shall include the power to (i) obtain credit on such terms as my Agent may deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including notes, credit agreements, security agreements, and financing statements), and (iii) take any other action that may be required to complete the above transactions.

6. Prepare, sign, and file documents with any governmental body or agency including, but not limited to, authorization to:

a. Prepare, sign, and file income and other tax returns with federal, state, local and other governmental bodies.

7. Act on my behalf with respect to the following matters:

- Sign for Refinance/Notes

8. Make gifts from my assets to members of my family and to such other persons or charitable organizations with whom I have an established pattern of giving, to file state and federal gift tax returns, and to file a tax election to split gifts with my spouse. However, my Agent may not make gifts of my property to the Agent, the Agent's estate or creditors, or the

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creditors of the Agent's estate. The Agent may not disclaim assets to which I would be entitled, if the result is that the disclaimed assets pass directly or indirectly to the Agent or the Agent's estate. The Agent may not use my assets to discharge any of the Agent's legal obligations of support of another, except me and those I am legally obligated to support.

9. Transfer any of my assets to the trustee of any revocable trust created by me, if such trust is in existence at the time of such transfer.

10. Disclaim any interest which might otherwise be transferred or distributed to me from any other person, estate, trust, or other entity, as may be appropriate, subject to any limitations stated elsewhere in this document.

I hereby grant to my Agent the full right, power, and authority to do every act, deed, and thing necessary or advisable to be done regarding the above powers, as fully as I could do if personally present and acting.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing, (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, or (iii) my Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney. A successor Agent shall not be liable for acts of a prior Agent.

I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

My Agent shall be entitled to reasonable compensation for any services provided as my Agent. My Agent shall not be entitled to reimbursement of expenses incurred in connection with this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, but only if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective on June 12, 2002. This Power of Attorney shall continue effective until June 19, 2002 or until I lack sufficient mental competence to understand and handle my financial and personal affairs. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

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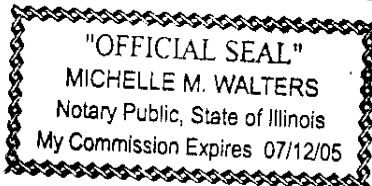
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Dated June 12, 2002 at Wheeling Illinois.

Judy Yip
Judy Yip

STATE OF ILLINOIS, COUNTY OF COOK, ss:

This instrument was acknowledged before me on this 12th day of June,
2002 by Judy Yip.



Michelle M. Walters
Notary Public

My commission expires 7-12-05

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LOT 23 IN RESUBDIVISION OF LOT 1 TO 129, INCLUSIVE (EXCEPT LOT 87) IN FOREST MANOR UNIT NO. 4, BEING A SUBDIVISION IN THE SOUTHWEST QUARTER AND THE SOUTHEAST QUARTER OF SECTION 25, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT OF SAID RESUBDIVISION REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON SEPTEMBER 14, 1962, AS DOCUMENT NUMBER 2055506.

P.R.E.I.#: 03-25-404-023

PROPERTY ADDRESS: 1926 E. HOPI LANE, MOUNT PROSPECT, IL. 60056

Property of Cook County Clerk's Office