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COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
MARKHAM OFFICE

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1135/0043 83 003 Page 1 of 5
2003-02-07 12:03:30
County Recorder 32.50

Mail to: Catherine L. Hwa, Esq, 5000 N. Broadway, 2nd Floor, Chicago, IL 60640
Legal Description: See attached Exhibit A.
Street Address: 2227 W. School, Chicago, IL 60618
PIN:

This space above is not part of official statutory form. It is only for the agent's use in recording this form when necessary for real estate transactions.

2045126 MTC
Tmn Wk

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 the authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interest in every type of property or transaction covered by the granted power at the time of the 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 the power under any of the statutory categories 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 agreement. 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.

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- 1. 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 interest 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.
- 2. Financial Institution Transactions:** The agent is authorized to open, close, continue and control all accounts 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.
- 3. Stock and Bond Transactions:** The agent is authorized to buy and sell all types of securities (which terms includes, with limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safe keep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to

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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.

4. **Tangible Personal Property Transactions:** The agent is authorized to buy and sell, lease, exchange, collect, possess and take title to all tangible personal property; move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and safe keep 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.
5. **Insurance and Annuity Transactions:** The agent is authorized to procure, acquire, continue, renew, terminate or to 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.
6. **Tax Matters:** The agent is authorized to sign, verify and file all 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 return 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.
7. **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 interest of the principal; collect and receipt for any claims or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into contingency agreements and other contracts 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.
8. **Business Operations:** The agent is authorized to organize, continue and conduct any business (which term includes, with limitation, an 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 in charge business managers, employees, agents, attorney, accountants 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.
9. **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 business interest and operations which the principal could if present and under no disability.
10. **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 references to the trust is made, in the statutory property power form.
11. **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 interest in property, except to the extent the principal limits the generality of this category by striking out one or more categories or by specifying other limitations in the statutory property power form.

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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 a power is exercised, your agent will have to use due care to act for your benefit and in accordance with this form. 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 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 of which this form is a part. 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 this January 30, 2003.

I, Robert Miller, hereby appoint: Lara Gabboy, 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 Illinois "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 powers described in that category to be granted to the agent. To strike a category you must draw a line through the title of that category.)

- a. ~~real estate transactions, including but not limited to executing, acknowledging, and delivering all miscellaneous document, notes, trust deeds, mortgages, assignments of rents, waiver of homestead rights, affidavits, bills of sale, endorsing checks, etc.~~
- b. ~~financial institution transactions;~~
- c. ~~stock and bond transactions;~~
- d. ~~tangible personal property transactions;~~
- e. ~~insurance and annuity transactions;~~
- f. ~~tax matters;~~
- g. ~~claims and litigation;~~
- h. ~~business operations;~~
- i. ~~borrowing transactions;~~
- j. ~~estate transactions;~~
- k. And, all other property powers.

(Limitations on and additions to the agent's powers may be included in this power of attorney if they are specifically described below.)

1. 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 prohibition or conditions on the sale of particular real estate or special rules in borrowing by the agent): Transactions for the property located at 2227 W. School, Chicago, IL 60618.

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2. In additions to the powers granted above, I grant my agent the following powers: None.

(Your agent will have the 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.)

3. 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 amended or revoked by any agent (including any successor) named by me who is acting under this power of attorney at the time of reference.

(Your agent will be entitled to reimbursement for all reasonable expenses incurred in acting under this power of attorney. ~~Strike out the next sentence if you do not want your agent to also be entitled to reasonable compensation for services as agent.~~)

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

5. This power of attorney shall become effective February 3, 2003.

6. This power of attorney shall terminate on February ²⁵ 8, 2003. *RM*

7. 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.

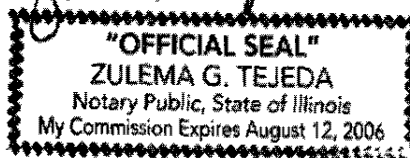
Signed: *Robert Miller*
Robert Miller

Witnessed By: DUSTIN HAMBLY of 325 W HURON, CHICAGO, Illinois
name address

County of Cook)
) SS
State of Illinois)

The undersigned, a notary public in and for the above county and state, certifies that Robert Miller 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.

Notary Public: *Zulema Tejeda* Date: 2/3/03



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LEGAL DESCRIPTION

UNITS 1 AND P-1 IN THE 2227 WEST SCHOOL STREET CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 43 IN THE SUBDIVISION OF BLOCK 1 IN HARTMAN'S SUBDIVISION OF BLOCK 46 IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 AND THE EAST 1/2 OF THE SOUTHEAST 1/4 THEREOF) IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0020371193, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PIN: 14-19-325-017-0000 (affects the underlying land)

"MORTGAGOR ALSO HEREBY GRANTS TO THE MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE DECLARATION OF CONDOMINIUM.

"THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN."

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