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2003-04-02 12:02:41
Cook County Recorder 38.00



Property of Cook County Clerk's Office

Power of Attorney

Prepared By:

John Mc Donough, Partner
Sidley, Austin+Wood
Bank One Plaza
10 S. Dearborn, Suite 4200
CHICAGO, IL 60603.

Sent to:

Howard Margen.
5727 S. Kenwood Ave.
CHICAGO, IL 60637-1718

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BOX 333-CP

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JUDITH SANDERSON

LIMITED POWER OF ATTORNEY

I, JUDITH SANDERSON, of Chicago, Illinois, hereby appoint my husband, HOWARD C. MORGAN, to be my attorney in fact (hereinafter referred to as my attorney) to exercise the following powers in my name and on my behalf.

(a) Banking and safe deposit boxes. To deposit money in any account in my name (or in any account in the names of any other person or persons and me, jointly) with any bank, broker, savings and loan association or agent; to withdraw such money or any money deposited by me (either before or after the date hereof); to draw checks on such accounts. Any bank or other institution may rely on this power of attorney unless and until it has received written notice that this power is no longer in effect.

(b) Payment of bills. To pay all bills for household and other expenses incurred for my support in reasonable comfort, education and health care, including hospital bills, nursing home bills, doctors' bills and nurses' bills; and to pay my taxes, wages of employees, and insurance premiums.

(c) Loans. To borrow money, with or without security, for the purpose of paying my bills or, temporarily, for investment purposes; to mortgage or pledge any or all of my property, real or personal; to refinance any existing mortgage on any or all of my real property; and to extend or renew any indebtedness incurred by me or by my attorney on my behalf.

(d) Durability. This durable power of attorney shall not be affected by my subsequent disability. I may revoke this power of attorney at any time when I am competent to transact ordinary business prudently.

(e) Expiration. This Limited Power of Attorney shall terminate on April 12, 2003, without any further action.

(f) General. For the aforesaid purposes to sign my name and execute in my name and on my behalf all deeds, notes, mortgages, contracts, instruments and documents whatsoever and do everything necessary or desirable for the accomplishment of any of the powers herein conferred and also to appoint and remove at my attorney's pleasure any substitute for or agent under my attorney. No person paying any money or delivering any property to my attorney shall be bound to see to the application thereof. Every person dealing with my attorney shall incur no liability in relying on this instrument until that person receives actual notice of its revocation. My attorney shall have the power to exercise any or all of the powers herein conferred. I hereby ratify and confirm everything which my attorney, or any substitute or agent appointed by my attorney, shall do or cause to be done. Any person who acts in good faith reliance on a copy of this instrument accompanied by an affidavit by my attorney that to the best of the attorney's knowledge (a) the copy is a true copy of this instrument, as signed by me, and (b) prior to the

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expiration date, the attorney's powers are in full force and effect and have not terminated, will be fully protected to the same extent as though such person had dealt directly with me as a fully competent person.

IN WITNESS WHEREOF, I have executed this instrument on

March 13, 2003.

Judith Sanderson
Judith Sanderson

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a duly authorized Notary Public, do hereby certify that JUDITH SANDERSON, personally known to me to be the same person whose name is subscribed as principal to the foregoing instrument, appeared before me in person and acknowledged that such person signed and delivered the said instrument as such person's free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. Given under my hand and official seal on March 13, 2003.

Cathy A. Zorba
Notary Public



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(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, the following described property located in the _____ County [Type of Recording Jurisdiction] of Cook [Name of Recording Jurisdiction]:

LOT 6 IN WALTER C. NELSON'S SUBDIVISION OF LOTS 16 TO 24 INCLUSIVE, IN BLOCK 69 IN HOPKINS ADDITION TO HYDE PARK, A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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Parcel ID Number: 20-14-216-007-0000
5727 South Kenwood Avenue
Chicago

which currently has the address of
[Street]
[City], Illinois 60637 [Zip Code]

("Property Address"):