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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 delegate (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 that the Agent is not acting properly. You may name successor Agents under this form but no 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 or 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 6th day of April, 2000.

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I, HELEN TOMKOW, a MARRIED WOMAN, hereby appoint my HUSBAND, MIROSLAW TOMKOW, 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 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:

A. Real Estate Transaction & Lending Transactions.

2. The powers granted above shall not include the following parties 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 stock or real estate or special rules on borrowing by the Agent):

The Agent's power is limited to signing any and all documents concerning the real estate refinance transaction for the real property located at 1647 N. MOZART and any powers referenced in paragraph 3 hereof.

3. The authority herein shall include: such incidental acts as are reasonably required to carry out and perform the specific authorities granted herein, including without limitation the making, executing, acknowledging and delivering of all contracts, deeds, notes, trust deeds, mortgages, assignments of rents, waivers of homestead rights, affidavits, bills of sale and other instruments, including specifically a note and mortgage creating a lien on the premises to secure such note in favor of a lender and endorsing and negotiating checks and bills of exchange and I hereby ratify and confirm all such acts of my Agent.

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 amended or revoked by any agent (including any successor) named by me who is acting under this Power of Attorney.

5. My Agent shall be entitled to reasonable compensation for services rendered as Agent under this Power of Attorney.

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6. This Power of Attorney shall become effective 4/20/00

7. This Power of Attorney shall terminate 4/20/00

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8. If any agent named by 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: NONE

For purposes of this Paragraph 8, a person shall be considered to be incompetent if and while the person is a minor or an adjudicated incompetent or disabled person or the person is unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician.

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 import of this grant of powers to my Agent.

Signed: [Signature]
Print name: _____

THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED

State of ILLINOIS)
Country of COOK)

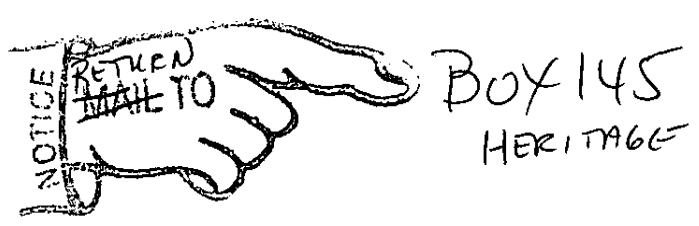
SS.

The undersigned, a notary public in and for the above county and state, certified that HELEN Y. TOMKOW, known to me to be the same person whose name is subscribed as principal to the forgoing Power of Attorney act of the principal, for the uses and purposes therein set forth (and certified to the correctness of the signature(s) of the Agent(s))

Dated: 7 APRIL 2000



[Signature]
Notary Public
My Commission Expires: 15 MAY 2000



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LEGAL DESCRIPTION RIDER

THE NORTH 1/2 OF LOT 20 IN BLOCK 16 IN HANSBROUGH AND HESS SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. P.I.N. 13-36-331-008

Property of Cook County Clerk's Office