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This Document Prepared by:
BARRETT & SRAMEK
Attorneys At Law
6446 West 127th Street
Palos Heights, Illinois 60463
708.371.8500 – 708.371.9537

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Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 10/01/2003 01:59 PM Pg: 1 of 3

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OP

POWER OF ATTORNEY

PURCHASE OF REAL PROPERTY: 5043 W. 155th Street, Oak Forest, IL 60452

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The undersigned as purchaser of the above cited real property hereby makes, constitutes and appoints Sandra M. Laden, 44431 Aspen Ridge Court, Northville, MI 48167, as my attorney in fact in the subject purchase of real property, legally described in Exhibit A which is attached hereto and incorporated herein, and hereby authorize him as our attorney in fact to execute and deliver all documentation required of us in connection therewith, which documents shall include for purposes of clarification, but by no means a limitation, the following:

HUD 1 Settlement Statement, ALTA Statement, Personal Information Statement, FNMA Affidavit, Closing Statement, Bill of Sale, Affidavit of Title, Note, Mortgage and all required loan documentation, and any other documents required to consummate the purchase.

And her signature to such documents shall for all purposes constitute my act.

The power of attorney granted herein is hereby irrevocably given to said Sandra M. Laden for a period of ninety days from the date hereof

Given at Northville, Michigan and dated this 6 day of August, 2003.



Gary J. Laden

Social Security Number: 147-40-1557

Social Security Number _____

BOX 333-07

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STATE OF MICHIGAN)
) SS
COUNTY OF Livingston

I, the undersigned, a notary public in and for said County, in the State aforesaid, do hereby certify, that Gary J. Laden is personally known to me to be the same person whose name is subscribed to the foregoing instrument, that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 6th day of August, 2003.

Claudia Ann Peeken
Notary Public

CLAUDIA ANN PEEKEN
Notary Public, Livingston County, MI
My Commission Expires 05/08/2005

Property of Cook County Clerk's Office

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- (J) "Electronic Funds Transfer" means any transfer of funds, other than a check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (K) "Escrow Items" means those items that are described in Section 3.
- (L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (N) "Periodic Payment" means the regularly scheduled amount due for: (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (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

Legal

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 of COOK, Illinois:

The Assessor's Parcel Number (Property Tax ID#) for the Real Property is 28-16-401-045-0000.
LOT 1 IN SHORES SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 16,
TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

28-16-401-045

which currently has the address of 5043 W 155th St. Oak Forest, Illinois 60452- ("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

Form 3014 (1/01)
Initials
[Handwritten Signature]