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GEORGE E. COLE® LEGAL FORMS

February 1996

POWER OF ATTORNEY FOR PROPERTY (Illinois)

CAUTION: Consult a lawyer before using or acting under this form. All warranties, including merchantability and fitness, are excluded.

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 handle your property, which may to picugo include powers

Eugene *Gene" Moore Fee: \$34.00 Cook County Recorder of Deeds Date: 10/07/2003 08:07 AM Pg: 1 of 6

Above Space for Recorder's use only

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 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 (see the back of this form). 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	26th	<u> </u>	day of Au	gust , 19 ,2003,
	1. 1.	Goodwin			, hereby appoint
	PJG X/y/vde//				
appoint:	VJG X/MAK/V	M/XA/Vy Mur	n Jung Yang		······································
	UNSERT NAME AND ADDRESS OF AGENT				

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 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

(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 garted to the agent. To strike out a category you must draw a line through the title of that category.)

- Real estate transactions.
- (b) Financial institution transactions.
- (c) Stock and bond transactions.
- (d) Tangible personal property transactions.
- (e) Safe deposit box transactions
- Insurance and annuity transactions. (f)
- (g) Retirement plan transactions.
- (h) Social Security: employment and military service benefits.

- (i) Tax matters.
- (j) Claims and litigation.
- Commodity and option transactions. (k)
- (l) Business operations.
- Borrowing transactions. To execute loan * (m)
- (n) Estate transactions:
- All other property powers and transactions. (0)documents from Washington Mutual

(LIMITATIONS ON AND ADDITIONS TO THE AGENTS POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

2. 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 a prohibition or conditions on the sale of

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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 discretions with respect to the types of property and transactions covered by the retained caregory, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of 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 power under any of the statutory categories (a) through (o) 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 arrangement. 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 All lave authority to sign and deliver all instruments, negotiare and enter into all agreements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

- (a) 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 interests 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.
- (b) Financial institution transactions. The agent is authorized to: open, close, continue and control all accounts and deposits in any type of financial institutuion (which terr) includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); deposit in and withraw 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.
- (c) Stock and bond transactions. The agent is authorized to: buy and sell all types of securities (which term includes, without limitation, stocks, bnds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep 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 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.
- (d) Tangible personal property transactions. The agent is authorized to: buy and sell, lease, exchage, collect, possess and take title to all tangible personal property; move, store, ship, restore, maintain, tepair, improve, manage, preserve, insure and safekeep 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.
- (6) Safe deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.
- (f) Insurance and annuity transactions. The agent is authorized to: procure, acquire, convinue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, lite, a cident, 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.
- (g) Retirement plan transactions. The agent is authorized to: contribute to, withdraw from and deposit run is in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of retirement plan; select and change payment options for the principal under any retirement plan; make rollover contributions from any self-directed retirement plans or individual retirement accounts; exercise all investment powers available under any type of which the principal could if present and under no disability.
- (h) Social Security, unemployment and military service benefits. The agent is authorized to: prepare, sign and file any claim or application for Social Security, unemployment or military service benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take or regulation, and, in general, exercise all powers with respect to Social Security, unemployment, military service or other state, federal, local or foreign statute benefits which the principal could if present and under no disability.

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particular stock or real estate or special rules on borrowing by the agent):	-			
n/a		·	, , <u>.</u>	
		·		
3. In addition to the nature around the v			····	
3. In addition to the powers granted above, I grant my agent the powers including, without limitation, power to make gifts, exercise powers or revoke or amend any trust specifically referred to below):	vers or appointment, nar	ne or ch	ange benef	iciaries or join
To execute acknowledge bad and	and all docume	nts f	or the	purchas
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Illinois, including the loam documents fr	om Washington	Mutu	al.	
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YOUR AGENT WILL IN A PROPERTY				
(YOUR AGENT WILL PAVE AUTHORITY TO EMPLOY OTHER IT TO PROPERLY EXCERCISE THE POWERS GRANTED IN THIS FOIL DISCRETIONARY DECISIONS. IF YOU WANT TO GIVE YOUR ACCESSION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP TO STRUCK OUT.)	ENT THE RIGHT TO THE NEXT SENTENCE	DELEG OTHE	. HAVE TO ATE DISC RWISE IT	O MAKE ALI CRETIONARY SHOULD BI
4. My agent shall have the right by written instrument to delegate decision-making to any person or persons whom m, agent may select, but (including any successor) named by me who is acting under this power of attom to the control of the control	such delegation may be	amended	or revoked	d by any agen
UNDER THIS POWER OF ATTORNEY, STRIKE CUT THE NEXT OF ALSO BE ENTITLED TO REASONABLE COMPETED TO SEE	L REASONABLE EXPE	NSES II D NOT	WANT Y	OUR AGENT
J. IVI y agent shall be entitled to reasonable companion in a		this pow	er of attorn	iey,
THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED ABSENT AMENDMENT OR REVOCATION, THE AUTHOLITIC OF SECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND LIMITATION ON THE BEGINNING DATE OR DURATION IS MAD BOTH) OF THE FOLLOWING:)	BY YOU AT ANY TO RANTED IN THIS PO	IME AN OWER (D IN AN	Y MANNER
6. (X) This names of agreement shall be	AUCOOF 20 20	Λ 3		
insert a future date or event, such as court determination of your disability, v	when you want this power	to first 1	ake effect)	
7. (X) This power of attorney shall terminate on	September 30,	2003		
F YOU WISH TO NAME SUCCESSOR ACTIVE INCOME.	y, when you want this I	Ower to	terminate	prior to your
IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME THE FOLLOWING PARAGRAPH.)	MÉ(S) AND ADDRESS	ls) of	SUCH SU	CCESSOR(\$)
8. If any agent named by me shall die, become incompetent, resploying (each to act alone and successively, in the order named) as successor n/a	ign or refuse to accept s) to such agent:	th off.c	c of agent	, I name the
			-	
or purposes of this paragragh 8, a person shall be considered to be incompe- competent or disabled person or the person is unable to give prompt and in	zana if111		70	
OURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU NETAINING THE FOLLOWING PARAGRAPH. THE COURT WILL HAT SUCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS OU DO NOT WANT YOUR AGENT TO ACT AS CHARDIAN!	CUARDIAN OF YOUR IAY, BUT ARE NOT APPOINT YOUR AGE AND WELFARE. STR	ESTATI REQUII ENT IF LIKE OU	i matters, a E, IN THI RED TO THE COI IT PARAC	is certified by E EVENT A DO SO BY URT FINDS GRAPH 9 IF
 If a guardian of my estate (my property) is to be appointed, I not ch guardian, to serve without bond or security. 	ominate the agent acting	under th	is power o	f attorney as
10. I am fully informed as to all the contents of this form and un	derstand the full (۔'۔۔ کم		
Signed	V Paras	or this	grant-of po WM	Dwers to my
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- (I) Tax matters. The agent is authorized to: sign, verify and file all the 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 returns 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.
- (j) Claims and litigation. The agent is authorized to: institute, prosecute, detend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and other 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.
- (k) Commodity and option transactions. The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities futures contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures broker; and in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.
- (I) Business operations. The agent is authorized to: organize or continue and conduct any business (which term includes, without limitation, any forming, manufacturing, service, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint converse 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 discharge business managers, employees, agents, attorneys, 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.
- (m) Borrowing transactions. The ejent is authorized to: borrow money; mortgage or pledge any real estate or tangible or intangible personal property as security for each purposes; sign, renew, extend, pay and satisfy any notes or other forms of obligation; and, in general, exercise all powers with respect to accured and unsecured borrowing which the principal could if present and under no disability.
- (n) 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 te minares 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 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 reference to the trust is made, in the statutory property power form.
- (0) 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 interests in property, except to the extent the principal limits the generality of this category (0) by striking out one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

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Legal Description: *SEE ATTACHED LEGAL

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(YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.)

Specimen signatures of agent (and successors)	I certify that the signatures of my agent (and successors) are correct.			
(AGENT)	(PRINCIPAL)			
(SUCCESSOR AGENT)	(PRINCIPAL)			
(SUCCESSOR AGENT)	(PRINCIPAL)			
(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE U	INLESS IT IS NOTARIZED, USING THE FORM BELOW.)			
COUNTY OF Cook The undersigned, a no ary public in and for the above Court Parrich Goodwin	inty and State, certifies that			
known to me to be the same person whose name is subscribed as person and acknowledged signing and delivering the instrument purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes therein set forth (, and certified to the correctness of the subscribed as purposes the subscri	My commission avoires 03/01/2004			
HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTA				
This document was prepared by: Jay Chie, 4001 W.	Devon, Suite 310, Chicago, IL 50546			
appeared before me and the notary public as	as principal to the foregoing power of attorney, nd acknowledged signing and delivering the the principal, for the uses and purpose therein			
Dated: 8/28/03 (SEAL) Witness 89 Allerton Dr., Schaumbur	g, IL 60194			
Street Address:	5, 15 00174			
Permanent Tax Index Number: 07-22-209-019				

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Legal Description:

Lot 44 in Olde Towne Village, being a Subdivision of part of the Southwest 1/4 of the Northeast 1/4 of Section 22, Township 41 North, Range 10, East of the Third Principal Meridian, according to the Plat thereof recorded August 28, 1997, as Document 97633486 and Consent and Amendment thereof recorded September 22, 1997 as Document 97706372 in Cook County, Illinois

Permanent Index Number:

07-22-209-019

Property Address:

Cook County Clark's Office 89 Allerton Drive Schaumburg, IL 60194