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Doc#: 0425342331  
Eugene "Gene" Moore Fee: \$50.00  
Cook County Recorder of Deeds  
Date: 09/09/2004 11:41 AM Pg: 1 of 14

Property of Cook County Clerk's Office

STEWART TITLE OF ILLINOIS  
2 NORTH LA Salle STREET, SUITE 1920  
CHICAGO, IL 60610

*Marquis*  
*TM 154335 / 0403651*  
*2 of 4*

## POWER OF ATTORNEY

**Mail to:**

MARQUIS TITLE INSURANCE CO.  
6060 N. MILWAUKEE AVE.  
CHICAGO, IL 60646  
PHONE: (847) 292-1300  
FAX: (847) 292-1414

*14 ER*

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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 <sup>17<sup>th</sup></sup> day of August, 2004

1. I, Kanoshia Ferguson, 2030 N Lincoln Ave #F, Chicago Il 60614  
(Insert name and address of principal)

hereby appoint: Michael L Ferguson, 2030 N. Lincoln Ave #F, Chicago Il 60614  
(Insert 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 below:

1

(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 DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT, TO STRIKE OUT A CATEGORY YOU MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGORY.)

- |   |  |  |
|---|--|--|
| <p>(a) Real Estate Transactions.</p> <p><del>(b) Financial institution transactions.</del></p> <p><del>(c) Stock and Bond transactions.</del></p> <p><del>(d) Tangible personal property transactions.</del></p> <p><del>(e) Safe deposit box transactions.</del></p> | <p><del>(f) Insurance and annuity transactions.</del></p> <p><del>(g) Retirement plan transactions.</del></p> <p><del>(h) Social Security, employment and military service benefits.</del></p> <p><del>(i) Tax matters.</del></p> <p><del>(j) Claims and litigation.</del></p> | <p><del>(k) Commodity and option transactions.</del></p> <p><del>(l) Business operations.</del></p> <p><del>(m) Borrowing transactions.</del></p> <p><del>(n) Estate transactions.</del></p> <p><del>(o) All other property powers and transactions.</del></p> |
|---|--|--|

(LIMITATIONS ON AND ADDITION TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

1. To the purchase of 721 Forestview, Park Ridge, Il
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 particular stock or real estate or special rules on borrowing by the agent):
3. In addition to the powers granted above, I grant my agent the following powers (here you may add any other delegable powers including, without limitations power to make gifts, exercise powers of appointment, name or change beneficiaries or joint

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ALTA COMMITMENT  
Schedule A - Legal Description  
File Number: TM154335  
Assoc. File No: 0403657

## STEWART TITLE

GUARANTY COMPANY  
HEREIN CALLED THE COMPANY

### COMMITMENT - LEGAL DESCRIPTION

Lot 96 in Feuerborn and Klode's Second Howard Avenue Addition to Park Ridge, being a subdivision in the Southeast Quarter of the Northwest Quarter of Section 27, Township 41 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois

Permanent Index Number: 09-27-120-007 (Volume number 94)

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tenants or revoke or amend any trust specifically referred to below):

*TO SIGN NOTE AND MORTGAGE IN THE AMOUNT OF \$ 28,000.00 AND ALL NECESSARY CLOSING DOCUMENTS*

(YOUR AGENT WILL HAVE 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.)

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

### 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 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

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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 of  
 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 reasonable  
 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  
 institutions  
 (which term includes, without limitation, banks, trust companies, savings  
 and  
 buildings 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

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the principal could if present and under no disability.

3

- (c) **Stock and bonds transactions.** The agent is authorized to; buy and sell all types of securities (which term includes, without 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, 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, exchange, collect, possess and take title to all tangible personal property; move, store, 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.
- (e) **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, continue, renew, terminate or otherwise deal with any type of insurance or annuity, contract (which terms include, without limitations, life, accident, health,

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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 funds 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 nonqualified pension,  
 profit  
 sharing, stock bonus, employee savings and other retirement plan, individual  
 retirement account, deferred compensation plan and any other type of  
 employee  
 benefit plan); select and change payment options for the principal under any  
 retirement plan; make rollover contributions from any retirement plan to  
 other  
 retirement plans or individual retirement accounts; exercise all investment  
 powers  
 available under any type of self-directed plan; and, in general, exercise all  
 powers  
 with respect to retirement plans and retirement plan account balances which  
 the  
 principal could if present and under no disability.

4

- (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 title  
 and  
 hold all benefits under any Social Security, unemployment, military service  
 or other  
 state, federal, local, or foreign statute or regulation; and in general, exercise

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all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.

- (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 declaration of estimated tax; pay all taxes; claim, sue for and receive all tax funds; examine and copy all of 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, persecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor 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 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.
- (k) **Commodity and option transactions.** The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities future 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 future broker, and, in general, exercise all powers with respect to commodities and options which the



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principal could if present and under no disability.

- (l) **Business operations.** The agent is authorized to: organize or continue and conduct any business (which term includes, without limitation, any 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 discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all powers with respect to business interest and operations which the principal could if present and under no disability.
- (m) **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 secured 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 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

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any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to the end is given, and specific reference to the trust is made, in the statutory property power form.

- (o) **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 (o) by striking out one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

**(YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSE INCURRED IN ACTING UNDER THIS POWER OR ATTORNEY. STRIKE OUT THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICE AS AGENT.)**

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

**(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INITIALING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING.)**

- 6. (X) This power of attorney shall become effective on August 19, 2004

(Insert the date when you want this power to first take effect.)

- 7. (X) This power of attorney shall terminate on

September 30<sup>th</sup> 2004

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**(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPHS.)**

- 8. If any agent by me 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:

\_\_\_\_\_

\_\_\_\_\_

For purpose 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.

**(IF YOU WISH TO NAME YOUR AGENT AS GUARDIAN OF YOUR ESTATE, IN THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY RETAINING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS AND WELFARE, STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.)**

- 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 impact of this grant of powers to my agent.

Signed Kanoshia Ferguson  
(Principal) Kanoshia Ferguson

**(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**

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THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.)

7

I certify that the signatures of my agent (and successors) are correct.

X Kanoshia Ferguson  
(Principal) Kanoshia Ferguson

X Michael L Ferguson  
(Agent) Michael L Ferguson

\_\_\_\_\_  
(Principal)

\_\_\_\_\_  
(Successor agent)

\_\_\_\_\_  
(Principal)

\_\_\_\_\_  
(Successor agent)

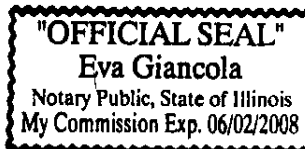
**(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM BELOW.)**

State of ILLINOIS \_\_\_\_\_)SS.

County of Cook

that The undersigned, a notary public in and for the above county and state certifies  
name is Kanoshia Fergusson, known to me to be the same person whose  
and subscribed as principal to the foregoing power of attorney, appeared before me in person  
the acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth, (and certified to the correctness of signature(s) of the agent(s).

Dated: Eva Giancola 8.18.04  
(Seal)



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\_\_\_\_\_

Notary Public

My commission expires \_\_\_\_\_

**(THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.)**

This document was prepared by Pacor Mortgage Corp, 401 S LaSalle St #605, Chicago, IL 60605

The undersigned witness certifies that Kanoshia Ferguson, known to me to be the same person whose name is subscribed as principal to the foregoing power-of-attorney, appeared before me and the notary public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe him or her to be of sound mind and memory.

Dated: August 19, 2004

Witness: 

State of Illinois  
County of \_\_\_\_\_

The undersigned, a notary public in and for the above county and state, certifies that \_\_\_\_\_ known to me to be the same person whose name is subscribed as witness to the foregoing power-of-attorney, appeared before me in person this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

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\_\_\_\_\_  
Notary Public

This document was prepared by Pacor Mortgage Corp, 401 S LaSalle St #605, Chicago, IL 60605

