STOLENOFFICIAL COPY

FOR PROPERTY

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (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.



Doc#: 0426404154

Eugene "Gene" Moore Fee: \$28.00 Cook County Recorder of Deeds Date: 09/20/2004 02:17 PM Pg: 1 of 3

Recorder's Stamp

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 OUT NOT CO-AGENTS. UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU'RE VOKE 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 CECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART (SEF THE END OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIR': IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

POWER OF ATTORNE (MADE

STEWART TITLE OF ILLIN ... FOOS ' Snorthlasalle street, suite 1920 Chicago, il ebbos

Monica J. Risdon, 2626 N. Lakeview Avenue, Unit #3909, Chicago, Illinois 60614

(insert name and ಒರ್ಲೇ s of principal)

hereby appoint: Steven K. Norgaard, 493 Duane Street, Suite 400, Glen Ellyn, Illinois 60137

(insert name and address of ger.)

as my attorney-in-fact (my "agent") to act for me and in my name (in any way I could act in per, on) 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 a nendments), but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3 below:

(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF POWERS '. OU 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 GRANTED TO THE AGENT. TO STRIKE OUT A CATEGORY YOU MUST DRAW A LINE THROUGH THE TITLE OF THAT C. TEGORY.)

- (a) Real estate transactions.
- (b) Financial institution transactions.
- (c) Stock and bond transactions.
- -(d) Tangible personal property transactions.
- -(e) Safe deposit box transactions.
- -(f) Insurance and annuity transactions:
- (g) Retirement plan transactions.
- (h) Social Security, employment and military service benefits.
- -(i) Tax matters:
- -(j) Claims and litigation.
- (k) Commodity and option transactions.
- (I) Busi less operations.
- (m) Borrowing transactions.
- (n) Estate t ansactions.
- (o) All other property powers and transactions.

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S 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 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 limitation, power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants or revoke or amend any trust specifically referred to below):

All powers necessary to purchase the property commonly known as 2134 W. Waveland, Chicago, Illinois 60618 and legally described on page 3 hereof, including the power to sign mortgage loan documents and all other closing documents on my behalf.

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

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

- 5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney. (THIS POWER OF ATTURNEY 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 30.7H) OF THE FOLLOWING:)
- 6. (X) This power of attorney shall become effective immediately.

 (insert a future date or went during your lifetime, such as court determination of your disability, when you want this power to first take effect)

7. (X) This power of attorney shall terminate on September 30, 2004

insert a future date or event, such as court determination of your disability when you want this power to terminate prior to your death.)

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

8. If any agent named by me shall die, become incomputer cresign 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 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.

(IF YOU WISH TO NAME YOUR AGENT AS GUARDIAN OF YOUR ESTATE, 'N THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY RETAINING THE! OLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR LEST 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 import of this grant or powers to my agent.

Signed

Monica J. Risdon

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

0426404154 Page: 3 of 3

State of IIII	UNOFF	ICIA	AL CC)PY		
County of COOK	<u> </u>) SS.				
The undersigned, a nota the same person whose name	ary public in and for the above counters is subscribed as principal to the form the form and voluntary act of the principal to the principal t	regoing power of	f attorney, appeared	before me in perso	n and acknow	
	(SEATICIAL SEAL STACEY PABINOWITZ chary Public - State of Minois commission Expires Oct 9, 2007		My commission expi	Halin Notary Pub res Oct	9, 200	<u>/</u> 07
ANY INTEREST IN REALES	OF THE PERSON PREPARING TO TATE.) Section 38 that Monical					
as principal to the foregoing p	principal factorney, appeared before principal factorney and purposes	me and the nota	ry public and acknow	vledged signing an	d delivering the	e instrument as the
Witness Print Name Wan Pan	Marie Comment	Residing at _	Chicago	16		
Print Name <u>90870 1990</u>		GAL DESC	RIPTION			
SELLER'S SUB	RGMAN'S SUBDIVISION DIVISION OF THE SOU' NORTH, RANGE 14, EA	THEAST 1/	A OR THE NO	RTHWEST 1	4 OF SEC	TION 19
				NCIPAL ME	Sc.	
Property Address:	2134 W. Waveland Chicago, Illinois 60618				Co	
Property Identificatio	n Number: 14-19-122-	-030-0000				

This document was prepared by: Steven K. Norgaard Attorney at Law 493 Duane Street Glen Ellyn, Illinois 60137