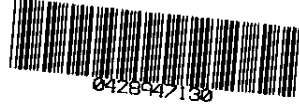


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Greater Illinois Title Co.
120 N. LaSalle Street
Chicago, IL 60602



Doc#: 0428947130
Eugene "Gene" Moore Fee: \$40.00
Cook County Recorder of Deeds
Date: 10/15/2004 10:31 AM Pg: 1 of 8

GIT File #:

4343563

GIT

RECORDING COVER SHEET

Cook County

TYPE OF DOCUMENT:

Power of Attorney

Property of Cook County Clerk's Office

UNOFFICIAL COPY

State of ILLINOIS)
County of Cook)

For the uses described herein within the State of Illinois and other domestic or foreign jurisdictions as may arise by exercise of the respective powers granted under this

Power of Attorney ("Agency")
Including, but not limited to, Property

Power of Attorney made this 7th day of August, 2004, hereby revoking any power of attorney originally granted by me. This revocation does not nullify any act done in good faith and in furtherance of the purposes contained in any such prior power.

Purpose of Power

Without limiting the generality of the provisions and powers granted herein, my now named attorney-in-fact herein shall be empowered to do all required and ancillary acts necessary to pay bills and expenses, execute any and all documents relating to my employment status, disability and/or retirement, and all such other matters as they may arise as though and to the extent that I could act in my own proper person.

Continuing to Paragraph One (1) Grant of Power, following

1. Grant of Power

I, Vincent F. Lufrano, DO HEREBY NOMINATE AND APPOINT Guyanne Lufrano, as my attorney-in-fact (my "agent") to act for me and in my name (in any way I could act in person) in the exercise of prudent discretion with respect to the following powers and provisions, as defined in Section 3-4 of the "Statutory Short Form Power of Attorney for Property Law," as amended, and as set out in subsections "a)" to "o)" of this paragraph below:

a) Real Estate Transactions

My agent (The term and identity of the "agent" or "successor agent" are interchangeable, where appropriate in the premises) is authorized to: buy, sell, exchange, rent, and/or lease real estate (which term includes without limitation, real estate subject to a land trust and all beneficial interests in and/or powers of direction under any land trust); collect all rent, sale proceeds and earnings from real estate; convey (including without limitation to generality, the power and authority to execute any agreements, contracts, documents, declarations, tax or other requisite forms and like, all ancillary to initiation, prosecution and/or consummation of sale, purchase, transfer or other powers granted in this Power), assign and/or accept title to real estate; grant easements; create conditions and release rights to 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, prosecute or protest real estate taxes and/or assessments, or effect same; and, in general, exercise all powers with respect to real estate which I in my own proper person with legal capacity could do personally.

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In reference to the phrase "...which I in my own proper person with legal capacity could do personally...." this means, in this and any subsequent paragraph or subsection thereof, that my agent may act as though I was acting in my own proper person had I legal capacity. Were I to be declared impaired or lacking in legal capacity during this Power's term, that fact alone would not constitute a bar against or abridgement of my agent's acts hereunder.

b) **Financial Institution Transactions**

My agent is authorized to: open, close, continue and control all accounts and deposits in any manner and form as is necessary through the exercise of prudent discretion, in any type of financial institution (which term includes without limitation, banks, trust companies, savings and building and loan associations, credit unions, and brokerage financial institution account or deposit) whether domestic (US or its political subdivisions) or foreign; and, in general, exercise all powers with respect to financial institutes which I in my own proper person with legal capacity could do personally.

c) **Stock and Bond Transactions**

My 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/or financial instruments); collect, hold, and safekeep all dividends, shares, certificates and other evidences of ownership or interest 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/or consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which I in my own proper person with legal capacity could do personally.

d) **Commodity and Options Transactions**

My agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities and futures contracts and put and call options on stocks and stock indices traded on a regulated options exchange, and collect and receipt for all proceeds of any such transactions; establish and continue option accounts with any licensed securities or futures broker; and, in general, exercise all powers with respect to commodities and options which I in my own proper person with legal capacity could do personally.

e) **Tangible Personal Property Transactions**

My agent is authorized to: buy, collect, and possess all tangible personal property; move, store, ship, restore, maintain, repair, improve, manage, preserve, insure, and safekeep tangible personal property; and, in general, exercise all powers with respect to personal property which I in my own proper person with legal capacity could do personally, except the power granted in this subsection shall not include the authority to transfer or encumber title to or interest in such property by gift or otherwise.

f) **Insurance and Annuity Transactions**

My agent is authorized to: procure, acquire, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which term includes without limitation, life, accident, health, disability, automobile, casualty, property, or liability insurance, including the power to negotiate and/or establish value and effect replacement value insurance thereon); 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 or annuity contracts which I in my own proper person with legal capacity could do personally.

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g) Safe Deposit Box or Security Depositary Transactions

My agent is authorized to: open, continue and have access to all safe deposit boxes or security depositaries; sign, renew, release, terminate any safe deposit box or security depositary contract (including insurance on contents thereof;) and, in general, exercise all powers with respect to any safe deposit box or a security depositary which I in my own proper person with legal capacity could do personally.

h) Retirement Plan Transactions

My 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 non-qualified pension, profit sharing, stock bonus in whatever form, employee savings and/or other retirement plan); select and change payment options for me under any retirement plan; make rollover contributions from any retirement plan to any other retirement plan(s) or individual retirement account(s); exercise all investment powers available under any type of self-directing retirement plan; and, in general, exercise all powers with respect to any retirement plan(s) and retirement plan account balances which I in my own proper person with legal capacity could do personally.

i) Social Security and other Benefits

My agent is authorized to: prepare, sign, and file any claim or application for Social Security, disability, retirement or any such or like under any State, Cook County or other unit of local government agency(ies,) and other benefits, whether presently or in the future inuring to my benefit; sue for, settle or abandon any claims thereto or of any assistance under any Federal, State, local or foreign jurisdiction, either under statute, rule, regulation or like; control, deposit to any account, collect, receipt for, and take title to and hold all benefits hereunder; and, in general, exercise all powers with respect to Social Security, disability, retirement or pension or like and/or other governmental benefits which I in my own proper person with legal capacity could do personally.

j) Tax Matters

My agent is authorized to: sign, verify and file all my federal, state, and local income, gift, estate, property and other tax returns or tax documents therefor, including but not limited in generality to any and all declarations and/or documents for taxation of transference of real property or interests therein, including joint returns and declarations of estimated tax; pay all taxes, including transfer or taxation stamps or their like affixed to and required for recordation of title or interest in real estate; claim, sue for and receive all tax refunds; examine and copy my tax returns and supporting or necessary documents relating thereto; represent me in person or through retaining counsel in any agency of competent jurisdiction relating to any matter herein; and sign and deliver all tax powers of attorney on my behalf that may be necessary under these premises; waive rights and sign all documents on my behalf hereto to settle, pay or determine and contest any tax liabilities; and, in general, exercise all powers with respect to tax matters which I in my own proper person with legal capacity could do personally.

k) Claims and Litigation

My agent is authorized to: institute, prosecute, defend, abandon, compromise, arbitrate, settle and otherwise dispose of any claim in favor of or against me, or any property interests of me; collect and receipt for any claim or settlement proceeds and waive or release all rights of me; employ attorneys and others and enter into contingency agreements and other contracts as

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necessary in connection with litigation (or in the exercise of prudent discretion to effect the other powers herein, employ said persons); and, in general, exercise all powers with respect to claims, litigation, and retaining of counsel or others for effecting the purposes of this Power, which I in my own proper person with legal capacity could do personally.

l) **Business Operations**

My agent is authorized to: organize or continue and conduct any business (which term includes, without limitation, any farming, manufacturing, service related or oriented, mining, retail or resell, or other type of business operation); in any form whether as a proprietorship, joint venture, partnership, corporation (from initial organization to formal incorporation), trust or other legal entity under United States or other jurisdiction, foreign or domestic; 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 any business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all powers with respect to business interests, enterprises and/or operations which I in my own proper person with legal capacity could do personally.

m) **Borrowing Transactions**

My agent is authorized to: borrow money; mortgage or pledge any real estate or tangible or intangible personal property as security for purposes herein; sign, renew, extend, play and satisfy any notes or other forms of obligations; and, in general, exercise all powers with respect to secured or unsecured borrowing which I in my own proper person with legal capacity could do personally.

n) **Estate Transactions**

My 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 me, (except any power of appointment of which I may die possessed, if not specifically exercised by me pre-mortem or specific instrument to evidence such exercise, shall not be exercised by my agent hereunder in any fashion pre- or post-mortem. Any such exercise of any power of appointment, if not so specifically exercised, shall for purposes hereunder be deemed and shall remain unexercised.)

My agent further may 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 me that terminates at my death and is distributable to the legal representative of my estate; and, in general, exercise all powers with respect to estates and trusts which I in my own proper person with legal capacity could do personally not inconsistent with my will or estate plan, and provided further: my agent may not make or change a will, revoke or change a trust revocable or amendable by me, or require the trustee of any trust for my benefit to pay income from or the corpus of the same to my agent hereunder unless specific authority to that end is given, and with specific reference to the trust set forth in the statutory property power form.

Consistent with the exclusions, restrictions and caveats in this subsection, in all other respects, my agent may, in general, exercise all powers with respect to estates and trusts which I in my own proper person with legal capacity could do personally.

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- o) All other Property Powers and Transactions
 My agent is authorized to exercise all possible powers of me with respect to all possible types of property and interests in property (including without limitation, choate, inchoate or chose in action) unless abridged, restricted or proscribed, as set forth in this Power.

In addition, I grant to my agent the power to disclaim inheritances or other benefits which may come to me from whatsoever source for the purpose of preserving my assets for my family or for preserving my assets in the event I require long term care.

Notwithstanding any power herein or enumerated in any of the above provisions, I do not empower my agent to make gifts to my spouse (whether current or former, if any) or to any descendant(s,) without my express written authorization to do so and the power to gift is expressly abridged.

2. Third Party Reliance

This power of attorney shall be continuing for three (3) years from date of execution and any person, firm, corporation, or fiduciary dealing with my agent who acts in good faith reliance on the original or an accurately reproduced (photocopying or facsimile or other electronic method) copy of this agency prior to express revocation or natural termination, will be fully protected and released to the same extent as though the reliant had dealt directly with me with legal capacity.

3. Successor Agent(s)

If my agent dies, becomes incompetent as determined medically or by adjudication, resigns, refuses to act in the exercise of prudent regard to these affairs, is unavailable to act, or refuses to accept the office of agent, then I appoint FRANK R. Raso as my successor agent.

4. Guardian Nomination

If a guardian or conservator for my estate (my property) is to be appointed, then I nominate my agent or successor agent to act as such guardian or conservator. S/he will serve as guardian or conservator without bond, surety or other security.

5. Time of Effectiveness

This durable power of attorney goes into effect immediately upon its execution and shall continue for three (3) years unless otherwise revoked by me.

6. Competency

I have read the above and foregoing. I understand and have been fully informed regarding all the content of this Power and its import. It is my wish to so empower my agent as set out in this Power.

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IN WITNESS WHEREOF, I have executed this Power of Attorney by placing my signature thereon. I am doing this of my own free will and volition. I further direct that any accurate and complete photographic copies (or other manner of duplication as set out in Paragraph Two (2) above of this Power) shall have the same force and effect as the original.

Signed Vincent F. Lufrano
Vincent F. Lufrano, principal

The principal, Vincent F. Lufrano, has had an opportunity to read the above document constituting this Power of Attorney (amounting to seven ((7)) pages, including this and the following verification page. He has signed this Power as his own volitional and knowing act in my presence.

[Signature]
Witness

Capacity or address:

14757 S. CICERO AVE
MIDLOTTMAN IL 60445

Transmittal via facsimile is sufficient for purposes of verification of agent and successor agent certification

Continuing to Specimen signatures of agent and successor, following Specimen signatures of agent and successor

I certify that the signatures of my agent and successor agent are known to me - and are accurate.

[Signature]
Guyanne Lufrano, agent

Vincent F. Lufrano
Vincent F. Lufrano, principal

,successor agent

Vincent F. Lufrano, principal

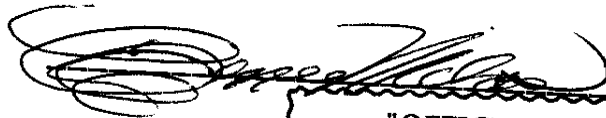
The signature certification may be completed and deemed effective although done by transmission and responsive transmission of facsimile signatures, to the same effect and legal significance as though done in person with all persons present, consistent with the above provisions under Paragraph Two (2) above, and the "IN WITNESS WHEREOF" paragraph, immediately preceding my signature for execution of this document.

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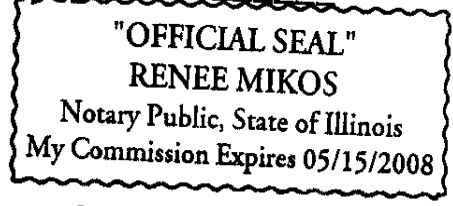
State of ILL)
) SS
County of COOK)

The undersigned, a Notary, certifies/attests/affirms that Vincent F. Lufrano is known/properly proven his identity to me and he is the same person whose name is subscribed to the immediately preceding page as principal to this foregoing Power of Attorney. He appeared before me in person and acknowledged his signing and delivering of this instrument as his free and volitional and knowing act, and he did so for effecting the intents and purposes therein, and certified to the correctness of the signatures of his named agent and/or successor agent, which persons and signatures are personally known by him.

Dated: 8-7-09



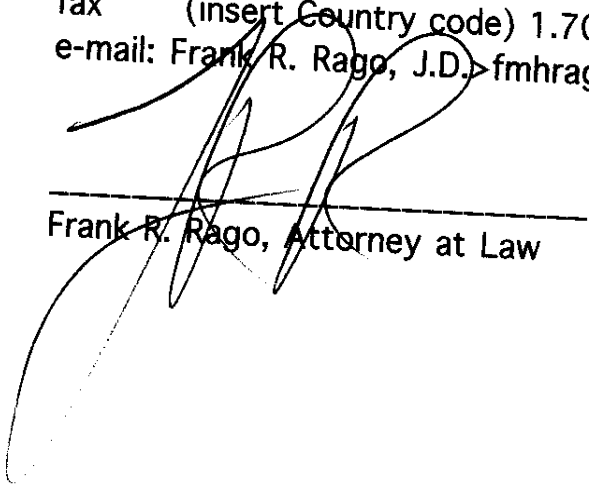
Capacity/Fiduciary seal:



Continuing with preparer's bona fides and identity, following Preparation of Power of Attorney (revised 03 June, 2004) for use of Vincent F. Lufrano

This document was prepared by: Emilio

Frank R. Rago, J.D.
Attorney at Law
Suite 130 Village West Office Center
3649 West 183rd Street
Hazel Crest, Illinois, 60429
United States of America
office: (insert Country code) 1.708.799.8800
fax (insert Country code) 1.708.799.8836
e-mail: Frank R. Rago, J.D. > fmhrago@earthlink.net



Frank R. Rago, Attorney at Law

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CALIFORNIA ALL PURPOSE ACKNOWLEDGMENT

U343563 114

State of CALIFORNIA

County of LOS ANGELES

On AUGUST 16, 2004

Date

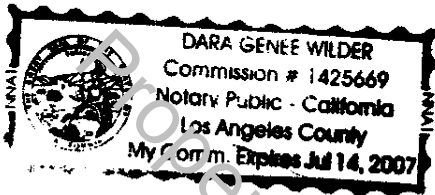
before me, DARA GENE WILDER

Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared GUYANNE LUFRAWO

Name(s) of Signer(s)

personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Dara Genee Wilder
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and replacement of this form to another document.

Description of Attached Document

Title or Type of Document:

Document Date:

Number of Pages:

Signer(s) Other Than Named Above:

Capacity(ies) Claimed by Signer(s)

Signer's Name:

- Individual
Corporate Officer
Partner - Limited General
Attorney-in-Fact
Trustee
Guardian or Conservator
Other:

RIGHT THUMBPRINT OF SIGNER
Top of thumb here

Signer Is Representing:

Signer's Name:

- Individual
Corporate Officer
Partner - Limited General
Attorney-in-Fact
Trustee
Guardian or Conservator
Other:

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Top of thumb here

Signer Is Representing: