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Power of Attorney for Property

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY



Doc#: 0501049168
Eugene "Gene" Moore Fee: \$32.00
Cook County Recorder of Deeds
Date: 01/10/2005 09:39 AM Pg: 1 of 5

(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. 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 5th day of NOV., 2003

1. I, Lilla Anderson hereby appoint Jeon S. Kim 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:

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

- | | | |
|--|--|---|
| (a) Real estate transactions. | (f) Insurance and annuity transactions. | (k) Commodity and option transactions. |
| (b) Financial institution transactions. | (g) Retirement plan transactions. | (l) Business operations. |
| (c) Stock and bond transactions. | (h) Social Security, employment and military service benefits. | (m) Borrowing transactions. |
| (d) Tangible personal property transactions. | (i) Tax matters. | (n) Estate transactions. |
| (e) Safe deposit box transactions. | (j) Claims and litigation. | (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):
None.

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):

- (a) I specifically grant my attorney authority to execute any and all documentation necessary to

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.

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(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 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 the date of execution.

7. (x) This power of attorney shall terminate on 12-31-2005

(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 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:

- (a) Does not apply
- (b) _____
- (c) _____

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, 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 import of this grant of powers to my agent.

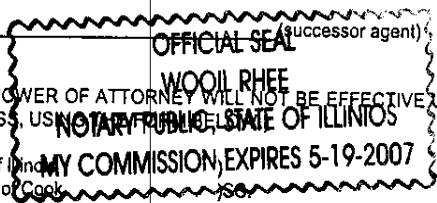
Dated: _____

(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 AGENT(S).)

Specimen signatures of agent (and successors)

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

<u>Jean S. Kim</u> (agent)	_____ (principal)
_____ (successor agent)	_____ (principal)
_____ (successor agent)	_____ (principal)



(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED AND SIGNED BY AT LEAST ONE ADDITIONAL WITNESS, USING THE FOLLOWING FORM.)

State of Illinois
County of Cook

The undersigned, a notary public in and for the above county and state, certifies that Heun Sanders and Jean S. Kim, known to me to be the same persons whose names are subscribed as principal to the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering the instrument as their free and voluntary act of the principal, for the uses and purposes therein set forth, (and certified to the correctness of the signature(s) of the agent(s)).

Dated: Nov 5, 2003 (Seal)

W. Rhee
Notary Public

The undersigned witness certifies that _____, 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 his free and voluntary act of the principal, for the uses and purposes therein set forth. I believe him or him to be of sound mind and memory.

Dated: Nov 5, 2003 (Seal)

[Signature]
Witness

This document was prepared by: Charles R. Gryll, Ltd. 6703 N. Cicero Avenue, Lincolnwood, IL 60712.

MT
✓ MAIL TO:
HOME EQUITY TITLE
SERVICES, INC.
855 E. GOLF RD #2140
ARLINGTON HEIGHTS, IL 60005

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AGENT'S AFFIDAVIT OF POWER OF ATTORNEY

THE UNDERSIGNED, JEAN S. KIM (ATTORNEY-IN-FACT), BEING FIRST DULY SWORN, DEPOSES AND SAYS THAT HE/SHE RESIDES AT

1996 Raleigh Pl. Hoffman Ests, IL 60195
(ADDRESS),

THAT HELEN O. SANDERS (PRINCIPAL), EXECUTED A CERTAIN POWER OF ATTORNEY IN FAVOR OF ATTORNEY IN FACT ON **NOVEMBER 5, 2003**.

THAT THE SIGNATURE OF HELEN O. SANDERS (PRINCIPAL) APPEARING THEREON IS THAT OF THE PRINCIPAL; THAT THE PRINCIPAL WAS LIVING AND COMPETENT ON THE DATE OF EXECUTION THEREOF AND THAT THE ATTORNEY IN FACT HAS NO KNOWLEDGE OF THE REVOCATION OF THE POWER OF ATTORNEY BY THE PRINCIPAL OR THE REVOCATION OF THE POWER OF ATTORNEY BY DEATH, DIVORCE, JUDICIAL ORDER OR OTHERWISE.

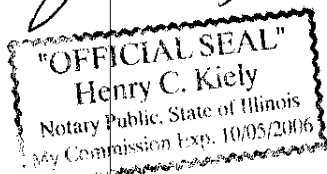
THIS AFFIDAVIT IS MADE TO INDUCE ACCEPTANCE AND RECOGNITION OF HOME EQUITY TITLE SERVICES, INC., OF THE AUTHORITY GRANTED THE ATTORNEY IN FACT BY THE TERMS OF SAID POWER OF ATTORNEY IN ORDER THAT THE ATTORNEY IN FACT MAY EXECUTE ALL DOCUMENTS NECESSARY FOR THE SALE OF 838 KATHLEEN LANE, PALATINE, IL 60067.

THE FOREGOING WAS SUBSCRIBED AND SWORN TO ME, A NOTARY PUBLIC, BY

Jean S. Kim
JEAN S. KIM, ATTORNEY-IN-FACT

THIS 31st DAY OF December, 04 (YEAR),

Henry C. Kiely (NOTARY PUBLIC)



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ACCEPTANCE AND ACKNOWLEDGEMENT OF POWER OF ATTORNEY

I, **JEAN S. KIM**, ACCEPT THE APPOINTMENT BY **HELEN O. SANDERS**, AS HER ATTORNEY-IN-FACT, TO EXECUTE LOAN DOCUMENTS PERTAINING TO THE SALE OF **HELEN O. SANDERS** REAL ESTATE KNOWN AS: **838 KATHLEEN LANE, PALATINE, IL 60067.**

BY: *Jean S. Kim*
JEAN S. KIM

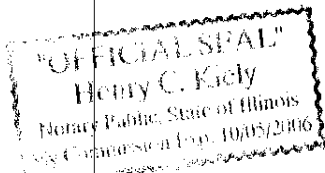
DATE: 12/31/04

STATE OF ILLINOIS

COUNTY OF Cook

I, the undersigned, a Notary public in and for the said County, in the State aforesaid, do hereby certify that JEAN S. KIM, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial seal this 31 day of Dec, 2004.



Henry C. Kely
Notary Public

My Commission Expires: _____

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EXHIBIT A

LEGAL DESCRIPTION

LOT 11 IN QUENTIN RIDGE UNIT 1, BEING A RESUBDIVISION OF LOT 22 AND THE SOUTH 30 FEET OF LOT 23 AND ALSO THE SOUTH 175 FEET OF THE EAST 170 FEET OF LOT 27 ALL IN ARTHUR T. MCINTOSH AND COMPANY'S QUINTEN ROAD FARMS, A SUBDIVISION OF THE WEST 90 ACRES OF THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 21, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX MAP/ID NUMBER: 02-21-401-021

COMMONLY KNOWN AS: 838 KATHLEEN LANE
PALATINE, IL 60067

Property of Cook County Clerk's Office