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CONSUMER POWER OF ATTORNEY AND NOTICE - FOR CALIFORNIA RESIDENTS  
Please complete notice and all accompanying forms.  
NOTICE TO PERSON EXECUTING DURABLE POWER OF ATTORNEY



SECTION I

A durable power of attorney is an important legal document. By signing the durable power of attorney, you are authorizing another person to act for YOU, the principal. Before you sign this durable power of attorney, you should know these important facts:

Your agent (attorney-in-fact) has no duty to act unless you and your agent agree otherwise in writing.

This document gives your agent the powers to manage, dispose of, sell, and convey your real and personal property and to use your property as security if your agent borrows money on your behalf. This document does not give your agent the power to accept or receive any of your property in trust or otherwise, as a gift, unless you specifically authorize the agent to accept or receive a gift.

Your agent will have the right to receive reasonable payment for services provided under this durable power of attorney unless you provide otherwise in this power of attorney.

The powers you give your agent will continue to exist for your entire lifetime, unless you state that the durable power of attorney will last for a shorter period of time or unless you otherwise terminate the durable power of attorney. The powers you give your agent in this durable power of attorney will continue to exist even if you can no longer make your own decisions respecting the management of your property.

You can amend or change this durable power of attorney only by executing a new durable power of attorney or by executing an amendment through the same formalities as the original. You have the right to revoke or terminate this durable power of attorney at any time, so long as you are competent.

This durable power of attorney must be dated and must be acknowledged before a notary public or signed by two witnesses. If it is signed by two witnesses, they must witness either (1) the signing of the power of attorney or (2) the principal's signing or acknowledgment of his or her signature. A durable power of attorney that may affect real property should be acknowledged before a notary public so that it may easily be recorded.

You should read this durable power of attorney carefully. When effective, this durable power of attorney will give your agent the right to deal with property that you now have or might acquire in the future. The durable power of attorney is important to you. If you do not understand the durable power of attorney, or any provision of it, then you should obtain the assistance of an attorney or other qualified person.

NOTICE TO PERSON ACCEPTING THE APPOINTMENT AS ATTORNEY-IN-FACT

You should read this durable power of attorney carefully. The durable power of attorney is important to you. If you do not understand the durable power of attorney, or any provision of it, then you should obtain the assistance of an attorney or other qualified person.

By acting or agreeing to act as the agent (attorney-in-fact) under this power of attorney you assume the fiduciary and other legal responsibilities of an agent. These responsibilities include:

1. The legal duty to act solely in the interest of the principal and to avoid conflicts of interest.
2. The legal duty to keep the principal's property separate and distinct from any other property owned or controlled by you.

You may not transfer the principal's property to yourself without full and adequate consideration or accept a gift of the principal's property unless this power of attorney specifically authorizes you to transfer property to yourself or accept a gift of the principal's property. If you transfer the principal's property to yourself without specific authorization in the power of attorney, you may be prosecuted for fraud and/or embezzlement. If the principal is 65 years of age or older at the time that the property is transferred to you without authority, you may also be prosecuted for elder abuse under Penal Code Section 368. In addition to criminal prosecution, you may also be sued in civil court.

I have read the foregoing notice and I understand the legal and fiduciary duties that I assume by acting or agreeing to as the agent (attorney-in-fact) under the terms of the power of attorney.

Name of agent (print): Kyra S. G. Payne Esq  
Date: 1-14-0

Signature of agent: [Handwritten Signature]



NFC042E

Doc#: 0504002305  
Eugene "Gene" Moore Fee: \$54.00  
Cook County Recorder of Deeds  
Date: 02/09/2005 11:36 AM Pg: 1 of 4

BOX 334 CT

Rev 12/2004

[Handwritten mark]

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(If joint account, complete for second account owner)

In this document, the words I, me and mine mean each signer giving the power (also called the "Principals").

I, \_\_\_\_\_ living at \_\_\_\_\_  
and I, \_\_\_\_\_ living at \_\_\_\_\_  
make \_\_\_\_\_

(Limit two attorneys)

(State name(s) and address of Attorney(s): \_\_\_\_\_)

### Open Accounts

my legal representative (called in "attorney-in-fact," and referred to in this document as the "Attorney") to do the following business with Citibank, (the "Banks" in my name whether in person, in writing or by electronic or telephonic means, or in any other manner acceptable to the bank:

### Deposit and Cash Checks

### Make Withdrawals

1. To open and/or operate any one or more deposit or other accounts in my name or any other name including the name of the Attorney;
2. To deposit money, checks, notes and other instruments for the payment of money; to endorse any of these instruments with my name for the purpose of cashing or depositing them or paying them to other persons, including the Attorney;
3. To write and sign checks and other instruments to be paid by the Bank; to give orders for the withdrawal, transfer or other use of money on deposit at the Bank or otherwise available to me;

### Borrowing Power

Signer(s) must initial this box to give the Attorney powers to do the following:

### Borrowing Money

### Renewals and Extensions

4. To borrow money from the Bank in my name with or without security and to enter into any agreements necessary for that purpose;
5. To renew, extend or modify the terms of any agreement in my name with the Bank for the borrowing of money;
6. To purchase, sell and repurchase mortgage participations.

### Safe Deposit Box

Signer(s) must initial this box to give the Attorney powers to do the following:

7. To Lease from the Bank one or more safe deposit boxes in my name, and to have access to any safe deposit box in my name at the Bank.

### Other Authority

Signer(s) must initial this box to give the Attorney powers to do the following:

8. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Specify any other authority you wish to give your Attorney)

### Full Authority of Attorney

I give my attorney full authority to do anything he or she considers necessary and proper to conduct this business with this Bank, even if it is for the Attorney's own benefit, all as if I were personally doing it. I approve everything that my Attorney legally does in carrying out these instructions.

To persuade the Bank to rely on this Power of Attorney I agree as follows.

### Duration of Power

### Indemnification

1. While I am alive, the Power of Attorney will stay in force unless I or my Attorney notify the Bank that it is revoked, or until by operation of law it is no longer in force.
2. Until the Bank receives notice that this Power is no longer in force, and has a reasonable opportunity to act on the notice. I agree that the Bank will not be liable for any claims made against it by any person because the Bank has relied on this Power. I will repay the Bank for

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**More than one Attorney**

any loss or expense it incurs because of any action it takes under the authority of this Power.  
3. If have named two Attorneys, this Power may be exercised by (check one line):

Each Attorney acting alone     Both Attorneys acting together only

**Revocation of Earlier Powers**

I wish all earlier powers of Attorney given by me to the Bank to continue in effect except the following, which I now revoke:

Date of Power \_\_\_\_\_ Name(s) of Attorney(s)-in-fact \_\_\_\_\_

**Disability or Incompetence**

The power of Attorney shall not be affected if I become disabled or incompetent.

The Specimen signature(s) of Attorney-in-fact:

Kyra S.G. Gomez Esq.

Mulu Dorey  
(Signature of Principal)

Mulu Dorey  
(Signature of Principal)

Under California Law, a Power of Attorney must be acknowledged before a notary public or signed by two witnesses.

If this Power of Attorney is signed within the United States or Puerto Rico, it must be acknowledged before a Notary Public. If signed elsewhere, it may be acknowledged before a Consul or Vice-Consul of the United States, or before any official authorized to take acknowledgements and then submitted to a Consul for validation.

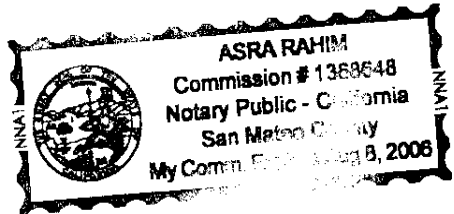
STATE OF California  
COUNTY OF Sacramento

On the 12<sup>th</sup> day of January, 2005 (year), before me personally came Mulu Dorey to me known to be the person described in, and who executed the foregoing instrument, and acknowledged that he/she executed the same.

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

On the \_\_\_ day of \_\_\_\_\_ (year), before me personally came \_\_\_\_\_ to me known to be the person described in, and who executed the foregoing instrument, and acknowledged that he/she executed the same.

Asra Rahim



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STREET ADDRESS: 3218 LYDIA

CITY: ROBBINS

COUNTY: COOK

TAX NUMBER: 28-02-420-018-0000

**LEGAL DESCRIPTION:**

LOT 94 IN J.E. MERRION'S ROBBINS PARK, BEING A SUBDIVISION OF PART OF LOT 3, 4 AND PART OF LOT 2, 12 AND 13 IN LUCHTEMEYER'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 2, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 1, 1955, AS DOCUMENT NUMBER 16254204 IN BOOK 444 OF PLATS, PAGES 26 AND 47 IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

Mail TO:

Kyra S. G. Payne Esq.

LAW OFFICE OF Kyra Payne

9901 S. Western Avenue

Suite 208

Chicago, IL 60643