

# UNOFFICIAL COPY



Doc#: 0516726088  
Eugene "Gene" Moore Fee: \$34.00  
Cook County Recorder of Deeds  
Date: 06/16/2005 03:05 PM Pg: 1 of 6

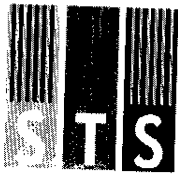
RA0500319

For Recorder Use Only

Property of Cook County Clerk's Office

## POWER OF ATTORNEY

B. COX



Synergy Title  
Services, LLC

730  
# i n  
334 9009

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I 60661  
312 334 9000

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Synera

## ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY DURABLE POWER OF ATTORNEY

(The place above for Recorders use only)

Legal Description: See attached Legal Description

This Power of Attorney is being created for the purpose of refinancing the property located at:

Street Address: 1313 N RITCHIE CT APT 907  
City CHICAGO, IL 60610

Permanent tax index #: 17-03-108-017-1145

(The above can be deleted if real estate not subject to the Power of Attorney.)

(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 A AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT AS 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 24 day of 2, 05.  
(same day as Effective Date) (month) (year)

I, Barbara Cox - 1313 N RITCHIE CT APT 907  
(insert name and address of Principal (person needing the POA))

hereby appoint: RYAN SEE - GUARANTEED RATE  
(insert name and address of Agent (person who will be signing on behalf of Principal))

as my attorney-in-fact (my "agent") to act for me 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 specific powers inserted in paragraph 2 or 3 below:

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(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.
- (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.
- (l) Business transactions.
- (m) Borrowing transactions.
- (n) Estate transactions.
- (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):

Not Applicable

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):

Not Applicable

(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 SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION AS AGENT.)

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

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(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOKATION, 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 INITIALIZING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:)

6. (XX) This power of attorney shall become effective on

2/24/05

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

7. (XX) This power of attorney shall terminate on

3/31/05 OR REFINANCE CLOSING DATE, WHICH EVER IS SOONER

(insert a date or event, such as a 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 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:

Not Applicable

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 DECIDED 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.

Signed: XX

Barbara J. Cox  
(principal)

(YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.)

Specimen signatures of agents (and successors)

XX

[Signature]  
(agent)

XX

N/A  
(successor agent)

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

XX

Barbara J. Cox  
(principal)

XX

Barbara J. Cox  
(principal)

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*[Handwritten Signature]*

Witness: Signature

Glenn Pawlak

Witness: Printed Name

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

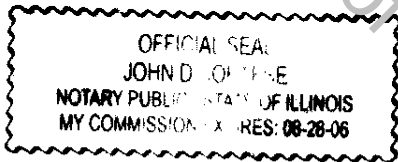
State of Illinois )

County of Cook ) ss.

I, the undersigned a Notary Public in and for the said County in the State of aforesaid, Do Hereby Certify that Barbara Cox personally 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 additional witness, this day in person, and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth.

Dated:

2-24-05



(Space for Notary Seal above)

Notary Signature

Commission Expires

*[Handwritten Signature: John D. Coster]*  
8-28-06

Prepared by and when Recorded mail to:

Name:

Guaranteed Rate

Street Address:

3940 N. Ravenswood

City, St, Zip:

CHICAGO, IL 60613

Attn: Post Closing

COOK County Clerk's Office

**UNOFFICIAL COPY****Chicago Title Insurance Company****A.L.T.A. COMMITMENT****SCHEDULE A***(continued)*

File Number: RA0500319

Commitment Number: RA0500319

**LEGAL DESCRIPTION**

UNIT 907 IN RITCHIE COURT PRIVATE RESIDENCES CONDOMINIUM AS DELINEATED ON A SURVEY ON THE FOLLOWING DESCRIBED REAL ESTATE:

THAT PART OF LOTS 10 TO 14, INCLUSIVE AND LOTS 1 TO 5, INCLUSIVE, IN BLOCK 2 IN H.O. STONE'S SUBDIVISION OF ASTOR'S ADDITION TO CHICAGO, IN THE FRACTIONAL NORTHWEST  $\frac{1}{4}$  OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 14 WEST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE WEST LINE OF SAID LOT 10 WITH A LINE DRAWN PARALLEL TO AND 100 FEET SOUTH OF (AS MEASURED AT RIGHT ANGLES TO) THE NORTH LINE OF SAID BLOCK 2; THENCE EAST ALONG THE LAST DESCRIBED LINE, A DISTANCE OF 100 FEET; THENCE SOUTHEASTERLY ON A LINE DRAWN PARALLEL TO AND 100 FEET (AS MEASURED ON THE NORTH AND SOUTH LINE OF SAID BLOCK 2) EAST OF THE WEST LINE OF SAID BLOCK 2, TO THE NORTH LINE OF SAID LOT 4; THENCE EAST ON SAID NORTH LINE OF LOT 4 TO ITS INTERSECTION WITH A LINE DRAWN PARALLEL TO AND 102 FEET (AS MEASURED ON THE NORTH AND SOUTH LINE OF SAID BLOCK 2) EAST OF THE WEST LINE OF SAID BLOCK 2; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE, A DISTANCE OF 161.50 FEET, ( MEASURED 161.51 FEET RECORD) MORE OR LESS, TO A POINT ON THE SOUTH LINE OF SAID LOT 1, WHICH IS 102 FEET EAST OF THE SOUTHWEST CORNER OF SAID LOT 14; THENCE WEST ALONG THE SOUTH LINE OF SAID BLOCK 2 ( BEING THE NORTH LINE OF EAST GOETHE STREET) A DISTANCE OF 102 FEET TO THE SOUTHWEST CORNER OF SAID BLOCK 2; THENCE NORTHWESTERLY ALONG THE WESTERLY LINE OF SAID BLOCK 2 ( BEING THE EASTERLY LINE OF RITCHIE COURT), A DISTANCE OF 182.47 FEET, MORE OR LESS, TO THE POINT OF BEGINNING, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 03081292 AND AMENDED BY DOCUMENT 94189912, AND AMENDED BY DOCUMENT 94790879, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.