

Date: 6/26/05 Principal (borrower): BEN LUM
Principal's Residence Address: 1200 WEST MONROE ST., UNIT 608
(Including County) COOK

Attorney-in-Fact: (Agent) RICH DIVITO
Attorney-in-Fact's Mailing Address: 2026 W. CHARLESTON
(Including County) COOK

Effective Date: 6/26/05
Termination Date: 7/26/05

Legal Description of Property: 1200 WEST MONROE ST., UNIT 608
Property Address: 1200 WEST MONROE ST., UNIT 608

Check One: Purchase Refinance
 Conventional FHA VA

This Power of Attorney grants the following powers with respect to the property described above:

- 1. To sign, and/or execute all documents necessary to the consummation of the purchase of, or the refinance of, the existing liens (if any) on the above referenced property, including, but not limited to, the execution of promissory notes, mortgages, deeds of trust, settlement statements, affidavits, disclaimers, truth-in-lending disclosures, good faith estimates of closing costs, and any and all other documents which might be required by any lender, title company or mortgage insurance company in connection with such purchase or refinance;
- 2. To approve settlement statements authorizing disbursements by the closing agent;
- 3. To do every act and sign every document necessary or appropriate to convey the property and otherwise accomplish the powers granted by this Power of Attorney, including, but not limited to, signing a Notice of Intention NOT to cancel after a three-day right of rescission for a refinance transaction

WITNESSES: JMM, MAM, JESSES TN

Principal appoints Attorney-in-Fact named above to act for Principal in accordance with the power granted in connection with the Property, and Principal ratifies all acts done by Attorney-in-Fact pursuant to this appointment. Attorney-in-Fact's authority hereunder shall begin on the Effective Date stated above and shall end on the Termination Date, unless revoked earlier by Principal's written statement of revocation recorded in the Office of the County Clerk in the county where the property is situated and in such other county as may be required by law.

For Veterans Administration (VA) loans only: The Principal grants the Attorney-in-Fact the authority to utilize his/her eligibility for VA guaranty; to utilize \$ of his/her VA entitlement for the purchase, construction, repair, alteration, improvement, or refinancing of this specific property for the stated price. The veteran intends to occupy the property.

THIS POWER OF ATTORNEY SHALL NOT TERMINATE ON DISABILITY OF THE PRINCIPAL.

Principal further authorizes Attorney-in-Fact to indemnify and hold harmless any third party who accepts and acts under this Power of Attorney and represents to all such third parties that they may recognize the authority of Attorney-in-Fact and may transact with Attorney-in-Fact in the same manner and to the same extent as they would transact with Principal.

WITNESSES: JMM, MAM, JESSES TN

Principal: Ben Lum

THE STATE OF: ILLINOIS
COUNTY OF: COOK



Doc#: 0520935308
Eugene "Gene" Moore Fee: \$48.00
Cook County Recorder of Deeds
Date: 07/28/2005 11:17 AM Pg: 1 of 2

The foregoing Power of Attorney was acknowledged before me on the 26th day of June, 2005, by the "Principal".

Margaret Connolly Divito
Notary Public
ILLINOIS
State Of

THE STATE OF: ILLINOIS BOX 334 CT
COUNTY OF: COOK



UNOFFICIAL COPY



CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1401 NT5252211 ANA
STREET ADDRESS: 1200 WEST MONROE STREET, #608
CITY: CHICAGO **COUNTY:** COOK
TAX NUMBER: 17-17-105-066-1068

LEGAL DESCRIPTION:

UNIT 608 AND PARKING SPACE NUMBER 4, LIMITED COMMON ELEMENT, IN THE METRO CONDOMINIUM AS DELINEATED ON A SURVEY OF LOTS 13 AND 14 IN ASSESSOR'S DIVISION OF BLOCK 3 AND SUB-LOTS 2, 3 AND 4 IN PART OF ASSESSOR'S DIVISION OF LOT 1 IN BLOCK 3, IN THE WEST 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0315027090, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

Property of Cook County Clerk's Office