ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

1st AMERICAN TITLE order #

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Doc#: 0522302050

Eugene "Gene" Moore Fee: \$58.00 Cook County Recorder of Deeds Date: 08/11/2005 09:15 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 BECC MET ISABLED. 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 LAWY FIR TO EXPLAIN IT TO YOU.)

1.I, Lorne Harris of Niles, Illinois,

hereby appoint: my wife, Anna Harris of Niles, Illinois

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 de met 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 belov:

(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE YOLLOWING 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 transaction for the purchase of 6810 W. Oakton Ct., Niles, Illinois 60714 PIN > 10-19313-032-0000.

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE CLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

2. The powers granted above shall not include the following powers or stall 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 a d 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):

None.

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

0522302050 Page: 2 of 5

5.My agent shall be entitled to reasonable compensation for service 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. This power of attorney shall become effective on the date of execution hereof: July 21, 2005.

(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. This power of attorney shall terminate on: when the closing has been completed or July 25, 2005 whichever occurs first.

(Insert a future date or event, such as 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 ADDRESSE(S) 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:

For purposes of this paragraph 8, a person shall be considered to be incompetent if and when the person is a minor or an adjudicated incompetent or disabled person or the person is unable to give prompt and intelligent consideration to justiness matters, as certified by a licensed physician.

(IF YOU WISH TO NAME YOUR ACEN 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 AGEN" 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) if to be appointed, I nominate the agent acting under this power of attorney as such guardian, to serve without or ad 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:	<u>July</u>	20, 2005	•	4/2	
Signed:	Princ	cipal			2/
(THIS POWER OF ATTOR)	NEY WILL NOT	I BE EFFECTIVE UNLE	SS IT IS NO	TARIZED, USING 1	THE FORM PLLOW.)
STATE OF ILLINOIS)	\ 0 0			3,
COUNTY OF COOK))SS.			$O_{\mathcal{F}}$
The undersigned, a notary pub	lic in and for the	above county and state, ce	rtifies that Lo	rne Harris, known to	me to be the same person whose the

r.c is subscribed as principal to the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering the instrument as the free and you analyse to of the principal, for the uses and purposes therein set forth (, and certified to the correctness of the signature(s) of the agent(s)).

Notar

Dated: July 20, 2005 (Sea

"OFFICIAL SEAL WILLIAM TERPINAS, JR. NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 12/16/2005

This document was prepared by:

of Mail

The Law Offices of Tuzzolino and Terpinas. 8930 Gross Point Rd., Suite 600

Skokie, Illinois 60077 (847)581-9092

LEGAL DESCRIPTION:

see attached. 10-19-313-032-0000

6810 W. Oakton Ct., Niles, Illinois 60714

0522302050 Page: 3 of 5

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(g)Retirement plan transactions. The 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 nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan; and, in general, exercise all powers with respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.

(h)Social Security, unemployment and military service benefits. The agent is authorized to: prepare, sign and file any claim or application for Social Security, unemployment or military service benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take title to and hold all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation; and, in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.

(i) Tax matters. The agent is authorized to: sign, verify and file all the principal's federal, state and local income, gift, estate, property and other tax returns, including joint returns and declarations of estimated tax; pay all taxes; claim, sue for and receive all tax refunds; examine and copy all the principal's tax returns and records; represent the principal before any federal, state or local revenue agency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes; waive rights and sign all documents on behalf of the principal as required to settle, pay and determine all tax liabilities; and, in general, exercise all powers with respect to tax matters which the principal could if present and under no disability.

(j) Chaims and litigation. The agent is authorized to: institute, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of the principal could in favor of or against the principal or any property interests of the principal; collect and receipt for any claim or settler and other on release all rights of the principal; employ attorneys and others and enter into contingency agreement, and other contracts as necessary in connection with litigation; and, in general, exercise all powers with respect to claims and litigation; which the principal could if present and under no disability.

(k)Commodity and option transactions. The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities futures contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures trol errand, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.

(I)Business operations. The ger tis authorized to: organize or continue and conduct any business (which term includes, without limitation, any farming, manuar uring, service, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint venture, partner inp, or or other legal entity; 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 business managers, employees agents, attorneys, accountants and consultants; and, in general, exercise all powers with respect to business interests and operations which the principal could if present and under no disability.

(m)Borrowing transactions. The agent is authorized to: borrow money; mortgage or pledge any real estate or tangible or intangible personal property as security for such purposes; sign, renew, extend, pay and satisfy any notes or other forms of obligation; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could if present and under no disability.

(n)Estate transactions. The agent is authorized to: accept, rec_ipt' or, 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 the principal; assert any interest in and exercise any power over any work, e tate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal could if present and under no disability; provided, however, that the agent may nothingly or change a will and may not revoke or amend a trust revocable or amendable by the principal or require the trustee of an trust or the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statutory property power form.

(o) All other property powers and transactions. The agent is authorized to: exercise all possible property and interests in property, except to the extent the principal limit, the generality of this category (o) by striking out one or more of categories (a) through (n) or by specifying other limitations in the 'ta' tutory property power form.

POWER OF ATTORNEY made this 20th day of July, 2005.

0522302050 Page: 4 of 5

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[Back]

(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 AGENTS.)

Specimen signatures of agent (and successors).	I certify that the signature of my agent (and successors) are correct.
successor agent	principal
successor agent	principal

SECTION 3-4 OF THE ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW (755 ILCS 45/3-4)

§3.4. Explanation of power grained in the statutory short form power of attorney for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of any of the following categories is retained (no saruck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of exercise, whether the principal's interests are of rect or indirect, whole or fractional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (o) to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests at death under any will, trust, joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for face, rincipal in accordance with the terms of the statutory property power and will be liable for negligent exercise. The agent may act in person or through to hers reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotiate and enter mix all agreements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

- (a)Real estate transactions. The agent is authorized to: buy, sell, excharge cent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in an injury of direction under any land trust); collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title transaction; grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and expressed in powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, contest end compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.
- (b) Financial institution transactions. The agent is authorized to: open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, so ings and building and loan associations, credit unions and brokerage firms); deposit in and withdraw from and write checks on any fir incial institution account or deposit; and, in general, exercise all powers with respect to financial institution transactions which the primary could if present and under no disability.
- (c)Stock and bond transactions. The 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 financial instruments); collect, for d and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership 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 consent to limitations on the right to vote; and, in general, exercise any powers with respect to securities which the principal could if present and under no disability.
- (d) Tangible personal property transactions. The agent is authorized to: buy and sell, lease, exchange, collect, possess and take title to 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 tangible personal property which the principal could if present and under no disability.
- (e)Safe deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.
- (f)Insurance and annuity transactions. The agent is authorized to: procure, acquire, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, property or liability insurance; 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 and annuity contracts which the principal could if present and under no disability.

0522302050 Page: 5 of 5

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LEGAL DESCRIPTION - EXHIBIT A

Legal Description: LOT TWENTY-TWO (22) IN STOLTZNER'S FOURTH (4TH) ADDITION TO EVERGREEN ESTATES, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER (1/4) OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO PLAT THEREOF REGISTERED TO THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MARCH 17, 1955, AS DOCUMENT NUMBER 1581794.

Permanent Index #'s: 10-19-313-032-0000 Vol. 0117

Property Address: 6810 West Oakton Court, Niles, Illinois 60714

Droperty of Cook County Clerk's Office