

UNOFFICIAL COPY

Doc#: 0601135405 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 01/11/2006 01:49 PM Pg: 1 of 4

J 25033286/25132481

[Space Above This Line For Recording Data]

After recording return to:

Prepared by:

SPECIFIC DURABLE POWER OF ATTORNEY

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, JENNIFER A. RIDLEY
whose address is 2040 W. CHASE AVE., CHICAGO IL 60645
appoint HENRY C. RIDLEY
whose address is 2040 W. CHASE AVE., CHICAGO, IL 60645
as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as:

and has an address of 2040 W. CHASE AVE., CHICAGO, IL 60645

BOX 333-CT

UNOFFICIAL COPY

2. AGENT'S AUTHORITY

(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

- Purchase the Property
- Refinance to pay off existing liens on the Property
- Construct a new dwelling on the Property
- Improve, alter or repair the Property
- Withdraw cash equity from the Property
- Establish a line of credit with the equity in the Property

3. SPECIAL INSTRUCTIONS

VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$ N/A; (3) the amount of the loan to be secured by the Property is \$ N/A; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN. SAID POWER OF ATTORNEY EXPIRES 1-31-06.

Linda Storch 12-16-05
Witness Date

Jennifer A. Ridley 12/16/05
Principal Date

Mariana Sanchez 12-16-05
Witness Date

UNOFFICIAL COPY

ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

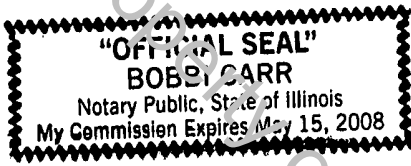
STATE OF IL

COUNTY OF Cook

Before me, on this day personally appeared Jennifer A. Ridley

known to me (or proved to me on the oath of _____)
or through _____) to be the person whose name is

subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and consideration therein expressed.



Bobby Carr
Notary Public

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

Office of Cook County Clerk's Office

UNOFFICIAL COPY



CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1408 025033286 HE
STREET ADDRESS: 2040 W. CHASE AVENUE
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 11-30-317-028-0000

LEGAL DESCRIPTION:

LOT 5 (EXCEPT THE WEST 10 FEET THEREOF) AND LOT 6 (EXCEPT THE EAST 10 FEET THEREOF) IN MULHOLLAND AND SNELLINGS' RESUBDIVISION OF LOTS 5 TO 12 BOTH INCLUSIVE IN BLOCK 1 AND LOTS 23 TO 30 BOTH INCLUSIVE IN BLOCK 12 IN CONGDON'S RIDGE ADDITION TO ROGERS PARK, A SUBDIVISION OF THE SOUTH 50 ACRES OF THE SOUTH WEST FRACTIONAL QUARTER OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office