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Cook County Recorder of Deeds
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Property of Cook County Clerk's Office

Order # 12603713089

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POWER OF ATTORNEY

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POWER OF ATTORNEY made this 25th day of October, 2005.
(month, year).

1. I, SHARI HANDEL hereby appoint:

(insert name and address of principal)

Elyse Sweeney – 44 Stacy Court – Glenview, IL 60025

(insert name and address of agent)

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 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 specified powers inserted in paragraph 2 or 3 below:

(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. | (i) Tax matters. |
| (b) Financial institution transactions. | (j) Claims and litigation. |
| (c) Stock and bond transactions. | (k) Commodity and option transactions. |
| (d) Tangible personal property transactions. | (l) Business options. |
| (e) Safe deposit box transactions. | (m) Borrowing transactions. |
| (f) Insurance and annuity transactions. | (n) Estate transactions. |
| (g) Retirement plan transactions. | (o) All other property powers and transactions. |
| (h) Social Security, employment and military service benefits. | |

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. This power of attorney is being granted solely to authorize the aforesaid agent to take all action and sign all documents, including, but not being limited to promissory notes, mortgages and HUD-1 Settlement Statement, on behalf of the undersigned principal in order to obtain and close loans to the undersigned principal from Concord Mortgage to be secured by a mortgage on the realty commonly known as 474 North Lake Shore Drive – Unit #5202 - Chicago, IL and fully described on Exhibit "A" attached hereto; and to close the purchase of the realty described on Exhibit "A" hereto.

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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):

(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.)

5. My agent shall be entitled to reasonable compensation for services 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 11/9/05
(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)

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7. This power of attorney shall terminate on 11-10-05
(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 names) 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:

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 discensed physician.

(If you wish to name your agent 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 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 (Principal) Shari Handel
Shari Handel

(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 agent and successors.

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

(Agent) _____ (Principal) _____

(Successor Agent) _____ (Principal) _____

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(Successor Agent) _____ (Principal) _____

(Successor Agent) _____ (Principal) _____

(This power of attorney will not be effective unless it is notarized and signed by at least one additional witness, using the form below.)

State of Illinois)
) SS.
County of Cook)

The undersigned, a notary public in and for the above county and state, certifies that SHARI HANDEL 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 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, and certified to the correctness of the signatures of the agent(s).

Dated: 10/25/05 (SEAL)
(Notary Public) Constance D. King



My commission expires 05/21/06

The undersigned witness certifies that SHARI HANDEL, 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 notary public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe him or her to be of sound mind and memory.

Dated: 10/25/05 (SEAL)
Witness Jane Handel

(The name and address of the person preparing this form should be inserted if the agent will have power to convey any interest in real estate.)

This document was prepared by: Olson, Grabill & Flitcraft
(Address) 707 Skokie Boulevard - Suite 420 - Northbrook, IL 60062

email to

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Parcel 1:

Unit No. 5202 and Parking Space PS356 & PS357, in 474 North Lake Shore Drive, A Condominium, as delineated on a plat of survey of the following described tract of land: Lot 2 in Block 5 in Cityfront Center and part of the Ogden Slip lying Southerly of and adjoining said Lot 2, being a part of the North Fraction of Section 10, Township 39 North, Range 14, East of the Third Principal Meridian, which plat of survey is attached as Exhibit "C" to the declaration of condominium ownership recorded November 10, 2005 as document no. **0531422075**, as amended from time to time, together with its undivided percentage interest in the common elements, all in Cook County, Illinois.

Parcel 2:

Easement for the benefit of Parcel 1 as created by First Amendment to Grant and Declaration of Non-Exclusive Easement from Chicago Dock and Canal Trust to American National Bank and Trust Company of Chicago, as Trustee under Trust Agreement dated May 1, 1986 and known as Trust Number 67050 dated September 30, 1986 and recorded September 30, 1986 as Document 86446718 and as amended by First Amendment recorded July 15, 1988 as Document 88312033 for ingress and egress and navigational purposes.

17-10-219-001-0000

17-10-222-002-0000

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Mortgagor also hereby grants to the mortgagee, its successors and assigns, as rights and easements appurtenant to the subject unit condominium. This mortgage is subject to all rights, easements, covenants, restrictions and reservations contained in said declaration the same as though the provisions of said declaration were recited and stipulated at length herein.