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Doc#: 0603446076 Fee: \$30.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds
Date: 02/03/2006 09:37 AM Pg: 1 of 4



POWER OF ATTORNEY FOR PROPERTY

POWER OF ATTORNEY made inis 12th day of JANUARY, 2006

- 1. I, Victoria White, social security number: 335523650, of Chicago, Illinois hereby appoint Juan Campos of Chicago, 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 defined in Section 3-4 of the "Statutory Short Form Power of Attorney for Property Law" (including all amendments).
- 2. To execute and deliver any and all documents relative to the refinance of the property commonly known as 3829 North Osceola Avenue, Chicago, Illinois with Flagstar Bank, FSB Loan Number 50095233 in the amount of \$204,600.00 and HSBC Mortgage Corp., USA Loan Number 0789371308 in the amount of \$38,250.00.
- 3. 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.
- 4. This Power of Attorney shall become effective on date of set forth above.
- 5. I am fully informed as to all the contents of this form and understand the full import of this grant of powers to our agent.

By: Lata (SEAL)
VICTORIA WHITE

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Property Address: 3829 N. OSCEOLA

CHICAGO, IL 60634

PIN #: 12-24-212-017

Lot 64 in Volk Brothers' First Addition to Shaw Estates, being a Subdivision in the Northeast Fractional 1/4 of Section 24, Township 40 North, Range 12, East of the 1, lian, d Janua.

Cook County Clerk's Office Third Principal Meridian, lying South of the Indian Boundary line, according to the plat thereof recorded January 7, 1924 as Document 8242972, in Cook County, Illinois

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STATE OF ILLINOIS)
) ss
COUNTY OF COOK)

The undersigned, a notary public in and for the above county and state, certifies that Victoria White, as aforesaid, personally known to me to be the same person whose name is subscribed to the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering the instrument as her free and voluntary act, for the uses and purposes therein set forth.

DATED:

January 12, 2006

NOTARY PUBLIC

OFFICIAL SEAL MICHAEL WALDMAN **NOTARY PUBLIC - STATE OF ILLINOIS**

TOPO OF The undersigned witness certifies that Victoria White, known to me to be the same person whose name is subscribed to the foregoing power of attorney, appeared before me and the notary public and acknowledged signing and delivering the instrument as her free and voluntary act, for the uses and purposes therein set forth. I believe her to be of sound mind and memory.

Residing at

(printed or typed)

This document was prepared by:

Continue Office Attorney: JOEY B. WALDMAN, ESQ. 1247 Waukegan Road, Suite 100 Glenview, Illinois 60025 (847) 729-4440

scan Campos 3829 NOSceola Onicy Il Lousy

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UNDEFICIAL COPY Section 3-4 of the Hilling Statutory Short Form Power of Attorney for Property Law

Section 3-4. Explanation of powers granted 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 and the effect of granting powers to an agent. When the title of any of the following categories is retained (not struck 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 transaction covered by the retained category, subject to any limitations on the granted powers that appear on the fact 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 direct or indirect, whole or fractional, legal, equitable or contractual, as a joint tenant or tenant in common or field 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 the principal's property or affairs, but when granted powers are exercised, the agent will be required to use due care to act for the benefit of the principal 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 others reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotia e and enter into all agreements and do all other acts reasonably necessary to implement the exercise of he powers granted to the agent.

(a) Real estate transactions. The agent is authorized to: buy, self, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land (rust); collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release rights of homestead with respect to real estate, create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, contest, protest and 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.