### **UNOFFICIAL COPY**

Prepared by and After recording, return to.

Robert G. Guzaldo, Esq. Robert G. Guzaldo & Associates, Ltd. 6650 North Northwest Highway Suite 300

Chicago, Illinois 60631

Property address: 400 West Ontario Street Unit 1401 & P-317 Chicago, Illinois 60610

Legal Description: See Exhibit A

Doc#: 0608234082 Fee: \$34.50 Eugene "Gene" Moore

Cook County Recorder of Deeds Date: 03/23/2006 11:42 AM Pg: 1 o16

Permanent identification number:

17-09-127-036-1089 & 17-09-127-036-1178

#### LLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE: "HE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO I AN DLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERL", "DROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUP (GF NT TO EXERCISE GRANTED POWERS; BUT WHEN A POWER IS EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO A ("F) OR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT IN "S THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS, UNDER THIS FORM THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THIS IOWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT. YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROU "NOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULL". IN SECTION 3-4 OF THE ILLNOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW," OF WHICH THIS 1 OF 115 A PART (SEE THE LAST PAGE OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWERS OF ATTORNEY YOU MAY DESIRE, IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD "NOW YOUR LAWYER TO EXPLAIN IT TO YOU.) YOU DO NOT UNDERSTAND, YOU SHOULD (SA YOUR LAWYER TO EXPLAIN IT TO YOU.)

POWER OF ATTORNEY made this day of

I, Laura Gilbert, whose address is 30 209 North 124th Drive, Peoria, Arizona, do hereby appoint Robert G. Guzaldo OR Sheila M. Kosin, whose address is 6650 North Northwest Highway, Suite 300, 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), 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 POWER. 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 LINE THE COOR THE TITLE OF THAT CATEGORY.)

(a) (b) Real estate transactions

Financial institution transactions

<del>(d)</del> Stock and bond transactions

Tangible personal property transactions

Safe deposit box transactions

Insurance and annuity transactions

Retirement plan transactions

Social security, employment and military service benefits

(i) Tax matters

Claims and litigatich (j)

Commodity and option t ansactions

<del>(1)</del> Business operations

(m) Borrowing transactions

(n) Estate transactions (0)

All other property powers and transplaions

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

The powers granted above shall not include the following powers or shall be modified or limited in the following particulars: None.

HERE YOU MAY INCLUDE ANY SPECIFIC LIMITATIONS YOU DEEM APPROPRIATE, SUCH AS A PROHIBITION OR CONDITIONS ON THE SALE OF A PARTICULAR STOCK OR REAL ESTATE OR SPECIAL RULES ON BORROWING BY THE AGENT)

In addition to the powers granted above, I grant my agent the following powers: None.

(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:

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### 6/7/2005 10: 3 AM FROM: ABSEL O G 24.00 P 02 t 5 6/4ald. TO: 1 6/2) 97 as 1 AGE: 009 OF 013

(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.)

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 THIS SECTION IF YOU DO NOT WANT YOUR AGENT TO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney. (THIS POWER OF ATTERNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MATTER, AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME FFFECTIVE AT THE TIME THIS POWER IS SIGNED. NO WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INTILE UP. IG AND COMPLETING EITHER OR BOTH OF THE FOLLOWING): 6 This power of attorney shall become effective on INI AT INSERT A FUTURE D'. TO DR EVENT DURING YOUR LIFETIME, SUCH AS COURT DETERMINATION OF YOUR DISABILITY. WHEN YOU WANT THIS POWER TO FIRST TAKE EFFECT. This power of attorney shall terminate 120 days after INITIATS INSERT A FUTURE DATE OR EVENT, SUCH AS COURT DETERMINATION OF YOUR DISABILITY, WHEN YOU WANT THIS POWER TO TERMINATE PRIOR TO YOUR DEACH. IF YOU WISH TO NAME SUCCESSOR AGENAS, INSERT THE NAME(S) AND ADDRESSES OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH.) If any agent named by me shall die, become legally disabled, resign or refuse to act, I name the following (each to act alone and successively, in the order named) as successor(s) to such agent: None. (BYOU WISH TO NAME A GUARDIAN OF YOUR PERSON OR A GUARTIAN OF YOUR ESTATE, OR BOTH, IN THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE, NOT REQUIRED TO, DO SO BY INSERTING THE NAME(S) OF SUCH GUARDIAN(S) IN THE FOLLOWING PARAGRAPHS. THE COURT WILL PROBE THAT SUCH ANOINTMENT WILL SERVE YOUR BEST INTEPLIST; AND WELFARE, YOU MAY BUT ARE NOT REQUIRED TO, NOMINATE AS YOUR GUARDIAN(S) THE SAME PERSON IN THE FORM AS YOUR AGENT.) If a guardian of my estate (my property) is to be appointed, I nominate it. following to serve as such guardian, to serve without bond or security I am fully informed as to the contents of this form and understand the full import of this grant of powers to my agent. 10

LAURA GILBERT

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 COMPLET. THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS )

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

THIS POWER OF ATTORNEY WILL NOT BE REFECTIVE UNLESS IT IS NOTARIZED, USING THE FOLLOWING FORM.

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STATE OR Illuming

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The undersigned, a notary public in and for the above county and state, certifies that *Laura Gilbert*, personally known to me to be the same person whose name 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 voluntary act of the principal, for the uses and purposes therein set forth, and certified to the correctness of the signature(s) of the agents(s).

Dated: 6-9-05

"OFFICIAL SEAL"

Notary Public

My commission expires 1-16-0 1

The undersigned witness certifies that Laura Gilbert, known to me to be the same person whose name is subscribed as principal to the foregoing power of principal, 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: 6 7505

Witness

(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 instrument prepared by Law Offices of Robert G. Guzi ide & Associates, Ltd., 6650 North Northwest Highway, Suite 300, Chicago, Illinois, 60631, 773/467-0800.

The requirement of the signature of an additional witners imposed by the amendatory Act of the 91 st General Assembly applies only to instruments executed on or after the effective date of June 9, 2000. (P. A. 86-736.)

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6/7/2005 10:43 AM FROM: Robert & Guzaldo Robert & Suzaldo TO: +0 (620) 792-857. PAGE: 01: 0F 013

#### Exhibit A

#### LEGAL DESCRIPTION

UNIT 1401 AND PARKING SPACE P-317 IN 400 WEST ONTARIO CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED PREMISES:

PARCEL 1: LOTS 8 TO 14, BOTH INCLUSIVE, IN YOUNGS SUBDIVISION OF PART OF KINGSBURY TRACT IN THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE EAST 235 FEET OF THAT PART OF THE 9-FOOT PRIVATE ALLEY LYING NORTH OF AND ADJOINING LOTS 1 TO 10 IN YOUNG'S SUBDIVISION OF PART OF THE KINGSBURY TRACT IN THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PARCEL 3: THE EAST 235 FBET OF THE SOUTH 9 FBET OF LOTS 1 AND 2 IN ASSESSOR'S DIVISION OF PART (SOUTH OF ERIE STREET AND EAST OF THE CHICAGO RIVER) OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 4: 7.16 SOUTH HALF OF THE 18 FOOT ALLEY LYING NORTH OF AND ADJOINING LOT 9 AND LYING BETWEEN THE FAST AND WEST LINES OF SAID LOT 9 EXTENDED NORTH, IN BLOCK 11 IN BUTLER, WRIGHT AND WEBSTER'S ADJOINING TO CHICAGO IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 5: THE WEST 135 FLET OF THE EAST 370 FEET OF SOUTH 9 FEET OF LOTS 1, 2 AND 3 IN ASSESSOR'S DIVISION OF PART (SOUTH OF LRIE STREET AND EAST OF CHICAGO RIVER) OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 9. TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILL INOLS.

PARCEL 6: THE WEST 135 FEET OF THE FAST 370 FEET OF THAT PART OF THE 9 FOOT PRIVATE ALLEY LYING NORTH OF AND ADJOINING LOTS 12.0 15 IN YOUNG'S SUBDIVISION OF PART OF THE KINGSBURY TRACT IN THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLAPATION OF CONDOMINIUM RECORDED DECEMBER 29, 1999, AS DOCUMENT NUMBER 09202758, AS AMENDED PROMINIUM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK, ECUNTY, ILLINOIS.

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#### Section 3-4 of the Illinois 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 for property 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 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 direct 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 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, negotiate and enter into all agreements and do all other acts reasonably necessary to implement the examise of the powers granted to the agent.

R al estate transactions. The agent is authorized to buy, sell, 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 trust); collect all rent sale proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release upin; of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repeir, in prove, subdivide, manage, operate and insure real estate, pay; contest, protest and compromise real estate taxes and assessments; and, in pereral, exercise all powers with respect to real estate which the principal could if present and under no

disability

Financial institution transactions. The agent is authorized to: open, close, continue and control all accounts and deposits in any type of financial insutution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and broi era je firms); deposit in and withdraw from and write checks on any financial institution account or deposit; and, in general, exercise at powers with respect to financial institution transactions which the principal could if

present and under no disability

Stock and bond transaction. The agent is authorized to buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all ther types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of se'c, 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 genera, exercise all powers with respect to securities which the principal could if present and under no disability.

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, saip restore, maintain, repair, improve, manage, preserve, insure and safekeep tangible personal property; and, in general, exercise all povers 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 or on, 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: I rocure, acquire, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without imitation, life, accident, health, disability, automobile casualty, property or liability insurance); pay premiums or assessments on or sur enter 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.

Retirement plan transactions. The agent is authorized to contribute to, withdraw f on and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock honus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any o her 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.

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

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

Claims and litigations. The agent is authorized to: institute, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receipt for any 0608234082 Page: 6 of 6

# TAZOOS 10:13 AM FROM BOOK OF GRAND RECORDS GUARDE TO: \$1620 792-157. PAGE: 013 OF 013

claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into contingency agreements 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 broker; and, 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 agent is authorized to: organize or continue and conduct any business (which term includes, without limitation, any farming, manufacturing, service, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint venture, partnership, corporation, trust 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) Extate transactions. The agent is authorized to: accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sur 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 trust, estate 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 estrice 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 not make or change a will and may not revoke or amend a trust revocable or amendable by the principal or require the trustee of any trust for 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.
- (9) All other property powers and transactions. The agent is authorized to: exercise all possible powers of the principal with respect to all possible types of property and interests in property, except to the extent the principal limits the generality of this category of by striking out one or more of subgories at through nor by specifying other limitations in the statutory property power form