

# UNOFFICIAL COPY

## 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, Julie Thornton, whose address is 2803 Fairhauser Court, Naperville IL 60564, appoint my husband Brian Thornton, whose address is 2803 Fairhauser Court, Naperville IL 60564, 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 located at 643 South Cook Street, Barrington IL 60010.

### 1. PROPERTY

The Property is described as: A signal family detached home with the Permanent Index Number(s) of Real Estate 01-01-125-048-0000 and has an address of 643 South Cook Street, Barrington IL 60010.

### 2. AGENT'S AUTHORITY

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
- Mortgage financing on 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



Doc#: 0621543158 Fee: \$50.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/03/2008 09:58 AM Pg: 1 of 3

### 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 \$ \_\_\_\_\_; (3) the amount of the loan to be secured by the Property is \$ \_\_\_\_\_; 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, 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.

**Unconventional 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.

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## 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.

Kenn - [Signature] 7/21/06  
 Witness Date

[Signature] 7/21/06  
 Witness Date

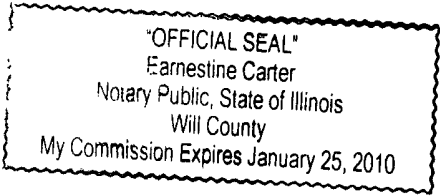
Julie A. Thornton 7/21/06  
 Principal Date

**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 WILL

Before me, on this day personally appeared Julie A Thornton  
 known to me (or proved to me on the oath of DRIVER LICENSE ID# T65342171629 EXP. 01-29-07  
 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.



[Signature]  
 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.

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**STREET ADDRESS:** 643 SOUTH COOK STREET  
**CITY:** BARRINGTON **COUNTY:** COOK  
**TAX NUMBER:** 01-01-125-048-0000

**LEGAL DESCRIPTION:**

THE NORTH 1/2 OF THAT PART OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:  
BEGINNING AT A POINT IN THE EAST LINE OF COOK STREET, 165 FEET NORTH OF THE SOUTH LINE OF THE NORTHWEST 1/4 OF SAID SECTION 1, AS MEASURED ALONG THE EAST LINE OF COOK STREET, AND SAID EAST LINE EXTENDED SOUTH, THENCE EAST 129 FEET TO THE SOUTHWEST CORNER OF LOT 99 IN COUNTY CLERK'S REDIVISION OF THE ASSESSOR'S DIVISION (EXCEPT LOTS 9 TO 17 INCLUSIVE, AND LOTS 30, 34 AND 35 THEREOF) OF THE WEST 1/2 OF THE NORTHWEST 1/4 AND THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SAID SECTION 1 REGISTERED UNDER THE TORRENS SYSTEM IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS, CASE NUMBER 11420 LAND REGISTRATION DOCKET, THENCE NORTH ALONG THE WEST LINE OF SAID LOT 99 AND ALONG THE WEST LINE OF LOT 98 IN COUNTY CLERK'S REDIVISION AFORESAID REGISTERED UNDER THE TORRENS SYSTEMS IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS, CASE 21279 LAND REGISTRATION DOCKET, 165 FEET TO THE NORTHWEST CORNER OF SAID LOT 98; THENCE WEST PARALLEL WITH THE SOUTH LINE OF THE NORTHWEST 1/4 OF SAID SECTION, 130 FEET TO THE EAST LINE OF COOK STREET, THENCE SOUTH ALONG THE EAST LINE OF COOK STREET, TO THE PLACE BEGINNING (EXCEPT THE NORTH 55 FEET OF SAID TRACT), IN COOK COUNTY, ILLINOIS.