UNOFFICIAL COPY



0624933130 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 09/06/2006 01:25 PM Pg: 1 of 3

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......[Space Above This Line For Recording Data]-

After recording veturn to:

Prepared by:

SPECIFIC DURABLE POWER OF ATTORNEY

NOTIGE: 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 ATTUCKNEY IF YOU LATER WISH TO DO SO.

I, Frank Leung, whose address is 12 Hibbard Road, Winnetka Illinois 60093, appoint Wenming Leung, whose address is 12 Hibbard Road, Winnetka Illinois 60093, as ny agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and con un mating financial transactions involving the Property DE CONTS (described below).

1. PROPERTY

The Property is described as: See Attached

972 Pine Strect, Winnetka Illinois 60093 and has an address of

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

FHA/VA/CONV Specific Durable Power of Afforney 1U015-XX (08/04) gsg

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	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 \$\frac{1}{2}\$; (3) the amount of the loan to be secured by the Property is \$\frac{1}{2}\$; 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 TROVISIONS
	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.
Si	I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF A STORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN. gned on August 14, 2006
	Signature of Principal Frank Leung
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.	
S	TATE OF Olivois
C	OUNTY OF Cook
k o s c	cfore me, on this day personally appeared FRANK LEUNG nown to me (or proved to me on the oath of
1	VARNING 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.

FHA/VA/CONV Specific Durable Power of Attorney 1U015-XX (08/04) gsg Page 2 of 2

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IOFFICIAL COPY

STREET ADDRESS: 972 PINE

CITY: WINNETKA COUNTY: COOK

TAX NUMBER: 05-20-200-005-0000

LEGAL DESCRIPTION:

LOT 13 IN BLOCK 2 IN PROVIDENT MUTUAL LAND ASSOCIATION SUBDIVISION OF BLOCKS 7 TO 12, 28 TO 33, 54 TO 59 INCLUSIVE IN THE VILLAGE OF WINNETKA, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of County Clerk's Office

CLEGALD