

UNOFFICIAL COPY

THIS POWER OF ATTORNEY IS VALID ONLY ON 10/18/06.



Doc#: 0629833026 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 10/25/2006 11:25 AM Pg: 1 of 3

SPECIFIC POWER OF ATTORNEY TO ENCUMBER REAL PROPERTY

KNOW ALL MEN BY THESE PRESENTS, that I, DAVID D. NICHOLSON, (hereinafter, the "Principal") do hereby constitute and appoint ANN MARIE NICHOLSON, (hereinafter "Attorney-In-Fact") my true, sufficient and lawful attorney to act in all my affairs, undertakings and business arising out of the purchase and financing or refinance of real property commonly known as Lot Numbered , Block lettered , in the subdivision known as , per plat recorded in Plat Book , at plat , among Land records of Cook County, ILLINOIS, State, also known as 316 EVERGREEN CT., street address SCHAUMBURG, (city) COOK, (county) (hereinafter, the "Property").

And for that purpose my Attorney-In-Fact may in my name and on my behalf is empowered to do and execute any or all of the following acts, deeds and things, that is to say:

1. Negotiate, contract and agree to the purchase and financing or refinance of the Property. Upon such terms, considerations, and conditions as my said Attorney-In-Fact shall see fit, and to transact and execute all Notes, Deeds of Trust/Security Deeds/Mortgages, and any other documents pertaining to the settlement of the above described purchase or refinance including, but not limited to, the contract for sale for said Property, settlement sheets, Truth-In-Lending forms and any and all other documents or forms required by the lender, as required as my Attorney-In-Fact.
2. Contract for a loan for and to borrow the sums of TWO HUNDRED NINETY SEVEN THOUSAND FIVE HUNDRED Dollars (\$297,500) for the purchase or refinance of the Property specified herein, in my name, bearing interest at the initial rate of SIX AND HALF Percent (6.50%) per annum or lower for a term of THIRTY (30) years, with monthly payments, and upon such other terms as my Attorney-In-Fact shall see fit, and to execute, a promissory note or notes for the payment therefore, and as collateral security therefore to execute, acknowledge and deliver a Deed of Trust/Security Deed/Mortgage upon the above described Property, with the usual power of sale and Interest and Insurance clauses, and other usual provisions and covenants.
3. Do anything and everything necessary, and sign any and all documents which may be necessary, to exercise the authority granted above, as I could do if personally present.

Provided, however that all business transacted hereunder for me, or for my account, shall be transacted in my name, and that all endorsements executed by my said "Attorney-In-Fact" for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said "Attorney-In-Fact" and the designation "Attorney-In-Fact".

This Specific Power of Attorney to Encumber Real Property shall survive and not be affected by any disability on my part. My Attorney-In-Fact is, also, specifically authorized to act on my behalf until he learns of my death, if such event occurs. My Attorney-In-Fact is hereby authorized to receive and provide all information and disclosures pursuant to the Real Estate Settlement Procedures Act.

BOX 333-CTI

369

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In Witness Whereof, the Principal aforesaid has hereunto set her hand and seal on this 5th (day) October, (month), 2006 (Year).

David O. Niel
Applicant's Signature DAVID O. NICHOLSON

The undersigned witness certifies that DAVID O. NICHOLSON, known to me to be the same person whose name is subscribed as Principal to the foregoing Specific Power of Attorney to Encumber Real Property, appeared before me and the Notary Public and acknowledged signing and delivering said Specific Power of Attorney to Encumber Real Property as the free and voluntary act of the Principal, for the uses and purposes therein set forth. I believe the Principal to be of sound mind and memory.

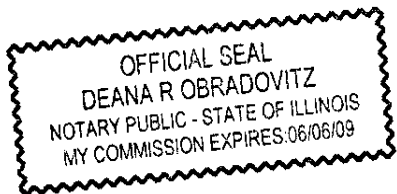
Ann Marie Nicholson
WITNESS

Prepared By + Return to:
Ann Marie Nicholson | Ann Marie Nicholson
316 Evergreen Ct
Schaumburg IL
60193

State of Illinois)
County of Code)

I, the Undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that David O. Nicholson, (applicant) and Ann Marie Nicholson, (as witness), personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledge that they signed, sealed and delivered said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal on this 5th (day) of October (month) 2006 (year).



Deana R. Obradovitz
Notary Public

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STREET ADDRESS: 316 EVERGREEN CRT

CITY: SCHAUMBURG

COUNTY: COOK

TAX NUMBER: 07-22-310-001-0000

LEGAL DESCRIPTION:

LOT 290 IN TIMBERCREST WOODS UNIT NO. 5 BEING A SUBDIVISION IN THE SOUTHEAST 1/4 OF SECTION 21 AND THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office