



Doc#: 0633140168 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/27/2006 12:16 PM Pg: 1 of 4

REPUBLIC TITLE CO.

RT 55457-395

(Space Above This Line For Recording Data)

After recording return to:

Prepared by:

Eddy Kim
8603 Madison Blvd.
Madison, AL 35758

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Madison, AL 35758

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. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, EDDY KIM

whose address is _____

appoint ADRIAN G. CHO

whose address is 8300 Callie #411, Morton Grove, IL 60053

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 (described below).

I. PROPERTY

The Property is described as:

SEE ATTACHED LEGAL DESCRIPTION

and has an address of 1456 S. Avers Ave., Chicago, IL 60623

496
C.C.

UNOFFICIAL COPY

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

VA Loans: 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 Loans: 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.

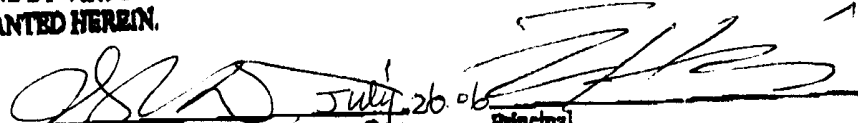
Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

4. GENERAL 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.


 _____ Date: July 26, 06 Principal _____ Date: _____
 _____ Date: 7/26/06
 _____ Date: _____

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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 AL
COUNTY OF Madison

Before me, on this day personally appeared Eddy Kim
known to me (or proved to me on the oath of AL DL) to be the person whose name is
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 purpose and
consideration therein expressed.

Jane Conner Conway
Notary Public
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Jan 7, 2009
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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.

Property of Cook County Clerk's Office

UNOFFICIAL COPY
JONATHAN KIM, An Agent For
Fidelity National Title Insurance Company
1941 ROHLWING ROAD ROLLING MEADOWS, IL. 60008

ALTA Commitment
Schedule A1

File No.: RTC55487

Property Address: 1456 S. AVERS AVENUE,
CHICAGO IL 60623

Legal Description:

LOT 29 IN BLOCK 2 IN DOUGLAS PARK BOULEVARD BOHEMIAN LAND ASSOCIATION SUBDIVISION IN THE NORTH WEST QUARTER OF SECTION 23, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index No.: 16-23-116-039, AFFECTS THE LAND AND OTHER PROPERTY

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