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Stewart Title of Illinois
2 North LaSalle # 625
Chicago, Illinois 60602
312-849-4243
STCIL



Doc#: 0700901079 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/09/2007 10:32 AM Pg: 1 of 3

STEWART TITLE OF ILLINOIS
2 N. LaSalle Street
Suite 625
Chicago, IL 60602
312-849-4243

POWER OF ATTORNEY

300

COMMITMENT
Schedule B - Exceptions Cont.
File Number: TM232716
Assoc. File No: 513568

STEWART TITLE
GUARANTY COMPANY
HEREIN CALLED THE COMPANY

COMMITMENT - LEGAL DESCRIPTION

PARCEL 1: Unit 614 together with its undivided percentage interest in the common elements in Metropolitan Place Condominium, as delineated and defined in the Declaration recorded as document number 99214670, in Section 16, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

PARCEL 2: THE (EXCLUSIVE) RIGHT TO THE USE OF PARKING SPACE 122, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT NUMBER 99214670.

PARCEL 3: NON-EXCLUSIVE EASEMENT IN FAVOR OF PARCEL 1 FOR INGRESS, EGRESS, USE, ENJOYMENT AND SUPPORT AS CREATED BY RECIPROCAL EASEMENT AGREEMENT RECORDED AS DOCUMENT NUMBER 99214669 OVER, UPON AND UNDER PREMISES DESCRIBED THEREIN.

P.I.N. 17-16-108-033-1118

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SPECIFIC POWER OF ATTORNEY TO ENCUMBER REAL PROPERTY

5/3568/ky

KNOW ALL MEN BY THESE PRESENTS, that I, Daniel J Cummins, (hereinafter, the "Principal") do hereby constitute and appoint Robert J D. Silvestro, (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 _____ County, _____, State, also known as _____, street address _____, (city) _____, (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 Fifty Six thousand Dollars (\$ 256,000) for the purchase or refinance of the Property specified herein, in my name, bearing interest at the initial rate of Seven Percent (7.0 %) 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.

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In Witness Whereof, the Principal aforesaid has hereunto set her hand and seal on this 22, (day) December, (month), 2006 (Year).

X Daniel J. Cummins
Applicant's Signature

The undersigned witness certifies that Daniel J. Cummins 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.

Lisa Rogers WITNESS X

State of ILLINOIS)
County of COOK)

I, the Undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that DANIEL J. CUMMINS, (applicant) and LISA ROGERS, (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 22 (day) of DEC. (month) 2006 (year).



Audrey M. McInerney
Notary Public