

UNOFFICIAL COPY

National City Mortgage

SPECIAL DURABLE POWER OF ATTORNEY (SPOUSE)

Date: 12-1-2006

Principal (borrower): URVI N. DESAI

Principal's Residence Address: 39 HARRISON LN, STREAMWOOD, IL 60107 (Including County) COOK COUNTY

Attorney-In-Fact (Agent): NIRAJ DESAI

Attorney-In-Fact's Mailing Address: 39 HARRISON LN, STREAMWOOD, IL 60107 (Including County) COOK COUNTY

Effective Date: 12-1-2006

Termination Date: 12-16-2006

Legal Description of Property: Property Address: 182 W LAKE ST, UNIT # 1804, CHICAGO, IL 60601

Check One: [X] Purchase [] Refinance [] Conventional [] FHA [] VA

This Power of Attorney grants the following powers with respect to the property described above:

- 1. To sign, and/or execute all documents necessary to the consummation of the purchase of, or the refinancing of, the existing liens (if any) on, the above referenced property, including, but not limited to, the execution of promissory notes, mortgages, deeds of trust, settlement statements, affidavits, disclaimers, truth-in-lending disclosures, good faith estimates of closing costs, and any and all other documents which might be required by any lender, title company or mortgage insurance company in connection with such purchase or refinancing;
2. To approve settlement statements authorizing disbursements by the closing agent;
3. To do every act and sign every document necessary or appropriate to convey the property and otherwise accomplish the powers granted by this Power of Attorney, including, but not limited to, signing a Notice of Intention NOT to cancel after a three-day right of rescission for a mortgage transaction

Principal appoints Attorney-in-Fact named above to act for Principal in accordance with the power granted in connection with the Property, and Principal ratifies all acts done by Attorney-in-Fact pursuant to this appointment. Attorney-in-Fact's authority hereunder shall begin on the Effective Date stated above and shall end on the Termination Date, unless revoked earlier by Principal's written statement of revocation recorded in the Office of the County Clerk in the county where the property is situated and in such other county as may be required by law.

For Veterans Administration (VA) loans only: The Principal grants the Attorney-in-Fact the authority to utilize his/her eligibility for VA guaranty; to utilize \$ of his/her VA entitlement for the purchase, construction, repair, alteration, improvement, or refinancing of this specific property for the stated price. The veteran intends to occupy the property.

THIS POWER OF ATTORNEY SHALL NOT TERMINATE ON DISABILITY OF THE PRINCIPAL.

Principal further authorizes Attorney-in-Fact to indemnify and hold harmless any third party who accepts and acts under this Power of Attorney and represents to all such third parties that they may recognize the authority of Attorney-in-Fact and may transact with Attorney-in-Fact in the same manner and to the same extent as they would transact with Principal.

[Signature] 12/1/06
Principal

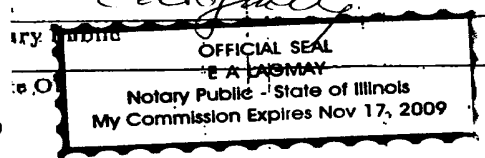
WITNESSES: [Signature]

THE STATE OF: ILLINOIS
COUNTY OF: COOK

The foregoing Power of Attorney was acknowledged before me on the 1st day of DECEMBER, 199 2006 by E. A. CAGMAY the "Principal".



Doc#: 0702642115 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/26/2007 10:22 AM Pg: 1 of 2



THE STATE OF: Illinois
COUNTY OF: COOK

834 4352 2 of 4 NW 1/4 NW 1/4 CT

Handwritten initials and marks at the bottom right of the page.

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STREET ADDRESS: 182 W LAKE STREET

UNIT# 1804

CITY: CHICAGO

COUNTY: COOK

TAX NUMBER: 17-09-418-010-0000

-001 pl 3 p. 2-11-17

LEGAL DESCRIPTION:

PARCEL 1: UNIT(S) 1804 IN THE CENTURY TOWER PRIVATE RESIDENCES, A CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 1 AND 2 IN METROPOLITAN'S RESUBDIVISION OF LOT 5 IN BLOCK 19 IN ORIGINAL TOWN OF CHICAGO IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS APPENDIX "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER ~ 0634109069, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE EXCLUSIVE RIGHT TO THE USE OF N/A, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT NUMBER

~ 0634109069.

PARCEL 3: NON-EXCLUSIVE EASEMENTS FOR INGRESS, EGRESS, SUPPORT, USE AND ENJOYMENT AS SET FORTH IN AND CREATED BY DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR 182 WEST LAKE, CHICAGO, ILLINOIS, RECORDED AS DOCUMENT NUMBER ~ 0634109069.

Prepared by: NIRAJ DESAI

Mailed to: 39 HARRISON LN
STREAMWOOD
IL 60107