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Doc#: 0703742099 Fee: \$34.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 02/06/2007 01:36 PM Pg: 1 of 6

OTZ SA 629555 FH. 20FLY LND

Property of Cook County Clerk's Office

After Recording Return To: \_\_\_\_\_ [Space Above This Line For Recording Data] \_\_\_\_\_

Prepared By:

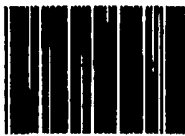
### SPECIFIC DURABLE POWER OF ATTORNEY

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.

Section: \_\_\_\_\_ Block: \_\_\_\_\_ Lot: \_\_\_\_\_ Unit: \_\_\_\_\_

• Specific Durable Power of Attorney  
1U015-XX (12/06)(d/l)

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DOC ID #: 00015599915301007

I, KATHY L. CALBRAITH

whose address is  
678 WARWICK AVE  
THOUSAND OAKS, CA 91360

appoint Dennis D. Galbraith

whose address is 678 Warwick Ave Thous. Oaks Ca 91360

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).

**1. PROPERTY**

The Property is described as:

and has an address of  
5740 N RIDGE AVE APT 1N  
CHICAGO, IL 60660-5544

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**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 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 \$ 337,500.00 ; (3) the amount of the loan to be secured by the Property is \$ 270,000.00 ; 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.

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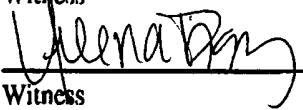
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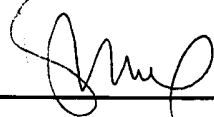
## 4. GENERAL PROVISIONS

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.

  
 Witness \_\_\_\_\_ Date: 1-20-07  
  
 Witness \_\_\_\_\_ Date: 1/20/07

  
 Principal \_\_\_\_\_ Date: 1/20/07  
 KATHY L. GALBRAITH

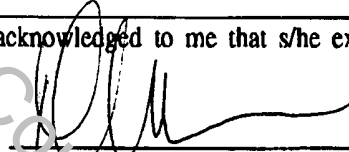
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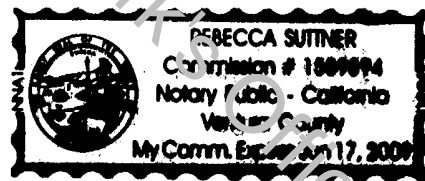
**ATTENTION NOTARY PUBLIC:** If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF California  
COUNTY OF Ventura, Thousand Oaks (city or town)

Before me, on this day personally appeared Kathy L. Galbraith,  
known to me (~~or proved to me on the oath of~~  
~~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  
purposes and consideration therein expressed.

  
\_\_\_\_\_  
Notary Public

**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.**



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1U015-XX (12/06)

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STREET ADDRESS: 5740 N. RIDGE AVENUE

UNIT #1N/P-4/S-4

CITY: CHICAGO

COUNTY: COOK

TAX NUMBER: 14-05-322-002-0000

**LEGAL DESCRIPTION:**

## PARCEL 1:

UNIT 1N IN THE RIDGE CORNER CONDOMINIUM AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 2 IN C. R. STAVE'S ADDITION TO EDGEWATER IN THE SOUTHWEST 1/4 OF SECTION 5, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM, RECORDED AS DOCUMENT 0702615069; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

## PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF P-4 AND S-4 , LIMITED COMMON ELEMENTS, AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID, RECORDED AS DOCUMENT 0702615069

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