

# UNOFFICIAL COPY



Doc#: 0705340113 Fee: \$34.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/22/2007 12:27 PM Pg: 1 of 6

Property of Cook County Clerk's Office

\_\_\_\_\_  
[Space Above This Line For Recording Data]

**After Recording Return To:**

JOHN ANTONOPOULOS  
15419 127TH STREET  
LEMONT, IL 60439

**Prepared By:**

same as above

1st AMERICAN TITLE order # 1565958

## SPECIFIC DURABLE POWER OF ATTORNEY 5064

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)(d1)

Page 1 of 5



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\* 156646395000001U015 \*

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8

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**BARBARA**

DOC ID #: 00015654639501007

I, BARBARA FOTOPOUJOS

whose address is  
11759 WOODBROOK COURT  
LAS VEGAS, NV 89141

appoint

whose address is

JOHN ANTONIO POULOS  
15419 127<sup>TH</sup> ST, SUITE 100, LEMONT, IL 60439

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:  
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

and has an address of  
346 ASHBURY PL  
LEMONT, IL 60439-8427

Property of Cook County Clerk's Office

**UNOFFICIAL COPY**

DOC ID #: 00015654639501007

**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 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 \$ 420,000.00 ; (3) the amount of the loan to be secured by the Property is \$ 294,000.00 ; 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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DOC ID #: 00915654639501007

#### 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.

Valerie M. Smith 1-29-07  
 Witness Date:

Paul T. White 1-29-07  
 Witness Date:

Barbara Fotopoulos 1-29-07  
 Principal Date:  
 BARBARA FOTOPoulos  
**BARBARA**  
 BF

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Property of Clerk's Office

DOC ID #: 00015654639501007

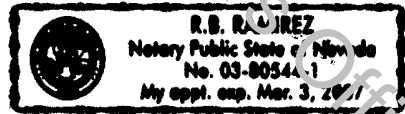
**ATTENTION NOTARY PUBLIC:** If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF Nevada  
COUNTY OF Clark, \_\_\_\_\_ (city or town)

Before me, on this day personally appeared January 29, 2007,  
known to me (or proved to me on the oath of \_\_\_\_\_  
or through Barbara Fotopoulos) 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.

R. B. Ramirez  
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.**



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

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DATE:  
CASE #:  
DOC ID #:  
BORROWER:  
PROPERTY ADDRESS: 346 ASHBURY PL  
LEMONT, IL 60439-8427

**LEGAL DESCRIPTION EXHIBIT A**

PARCEL 1: THAT PART OF LOT 27 IN ASHBURY WOODS UNIT 2 A PLANNED UNIT DEVELOPMENT, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 27; THENCE NORTH 00 01 00 WEST ALONG THE WEST LINE OF SAID LOT 27, A DISTANCE OF 39.0 FEET; THENCE NORTH 89 58 55 EAST, A DISTANCE OF 83.00 FEET TO THE EAST LINE OF SAID LOT 27; THENCE SOUTH 00 01 05 EAST ALONG THE EAST LINE OF SAID LOT 27, A DISTANCE OF 39.0 FEET TO THE SOUTHEAST CORNER OF SAID LOT 27; THENCE SOUTH 89 53 55 WEST ALONG THE SOUTH LINE OF SAID LOT 27, A DISTANCE OF 83.00 FEET TO THE POINT OF BEGINNING. ALL IN COOK COUNTY, ILLINOIS. PARCEL 2: A NON-EXCLUSIVE PERPETUAL EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS OVER COMMON AREAS AND OUTLOTS A AND B SET FORTH IN DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED JANUARY 8, 2003 DOCUMENT 0030035125 AND AMENDED FROM TIME TO TIME AND AS CREATED BY DEED FROM ASHBURY WOODS DEVELOPMENT, LLC.

FHA/VA/CONV

- Legal Description Exhibit A
- 10404-XX (04/03)(d)



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