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After Recording Return To: GREGG A GAROFALO, P.C. 150 N WACKER DRIVE SUITE 2020 CHICAGO, IL 60606

Doc#: 0709631020 Fee: \$34.00 Eugene "Gene" Moore RHSP Fee: \$10.00 Cook County Recorder of Deeds Date: 04/06/2007 10:55 AM Pg: 1 of 6

Prepared By: GREGG A GAROFALO, P.C. 150 N WACKER DRIVE SUITE 2020 CHICACO. IL 60606

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POWER OF ATTORNEY

pot 304



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Business operations.

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS. UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

Power Of Allorney made this 200 day of March, 2007

1. I, Sherman A. Kat., of the City of Zanesville, State of Ohio, hereby appoint Monti B. Redman, as my attorney-in-fact (my "agent") to act for me and in my name (in any way I could act in person) with respect to the following powers, as defined in Section 3-4 of the "Statutory Short Form Power of Attorney for Property Law" (including all amendments), but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3 below:

(YOU MUST STRIKE OUT ANY ONE OR MORE OF 1HIJ FOLLOWING CATEGORIES OF POWERS YOU DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE THE TITLE OF ANY CATEGORY WILL CAUSE THE POWERS DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT. TO STRIKE OUT A CATEGORY YOU MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGORY.)

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P.on ment plan transactions.

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(b) Tribitolia tribitation transactions.	(ii) Sould Security, only to y more und infinitely	(iii) Donowing transactions.
(e) Stock and bond transactions, benefits.	Servi Je	(n) Estate transactions.
(d) Tangible personal property transactions.	(i) Tax and an an	(o) All other property powers and
(e) Safe deposit box transactions:	(i) Claims and 'the ation.	transactions.
(f) Insurance and annuity transactions.	(k) Commodity at a option transactions.	
•		
(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S	POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY	(IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)
		limited in the following particulars (here you may include an
specific limitations you deem appropriate, such as a pr	rohibition or conditions on the sale of patticy lay stock or real	state or special rules on borrowing by the agent):
3 In addition to the nowers grante	of above. Lorant my agent the following nowers (here you are	v add any other delegable powers including without limitation

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL DISCRETIONARY DECISIONS. IF YOU WANT TO GIVE YOUR AGE, IT THE RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)

power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants or revoke or am not not trust specifically referred to below).

The execution of any all documents related to the purchase of the property commonly known as: 1122 N. Dearty (D. Unit 20G. Chicago, Illinois 60610).

4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons whom my agent may select, but such delegation may be amended or revoked by any agent (including any successor) named by m, who is acting under this power of attorney at the time of reference.

(YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER TAILS POWER OF ATTORNEY. STRIKE OUT THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.)

5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney.

(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INITIALING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:)

6. This power of attorney shall become effective on execution.

Real estate transactions.

(a)

7. This power of attorney shall terminate on the Closing of the purchase of the Real Property commonly known as, 1122 N. Dearborn, Unit 20G, Chicago, Illinois 60610 (insert a future date or event, such as court determination of your disability, when you want this power to terminate prior to your death)

(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH.)

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	If any agent named by m snall his beder named) as successor(s) to such agent:		or refuse to accept the off	co of agent, 1 name the fo	llowing (each to act alone and
For purposes of this pa	ragraph 8, a person shall be considered to give prompt and intelligent consideration	be incompetent if and while to business matters, as cert	e the person is a minor or an ified by a licensed physician	a adjudicated incompetent or i.	disabled person or
REQUIRED TO, DO SO	ME YOUR AGENT AS GUARDIAN OF YO BY RETAINING THE FOLLOWING PARAC 'S AND WELFARE. STRIKE OUT PARAGR	GRAPH. THE COURT WILL A	APPOINT YOUR AGENT IF T	HE COURT FINDS THAT SUC	TED, YOU MAY, BUT ARE NOT CH APPOINTMENT WILL SERVE
9. or security.	If a guardian of my estate (my property)	is to be appointed, I nomina	te the agent acting under thi	s power of attorney as such	guardian, to serve without bond
10.	I am fully informed as to all the contents	of this form and understand	the full import of this grant	of powers to my agent.	To the same of the
11.	I hereby revoke all prior powers of attorn	ey. S	igned Huu	un A.T	Sur,
State of Ohio	\Diamond		<i>'</i> /	Sherman A. Katz	3/28/07
County of Mus	H. 188		,		. / /
principal to the forego	igned, a notary public in aid for the above bing power of attorney, applicated before incipal, for the uses and purposes therein	me and the additional witn	ess in person and acknowle	dged signing and delivering	on whose name is subscribed as g the instrument as the free and
Dated: 3/2	807	SKILL SKILL	SUBAHA ANSORE	adesur	
My commission expire	11-1507. k		Notary Public in and for the State of My Commission Expire		
anneared before me at	nigned witness certifies that Sherman A. Ind the notary public and acknowledged on or her to be of sound mind and memory	HOTTOPY AND CHERLIA COMPINE DE LA LA	Nevember 15.2007 is	s subscribed as principal to t	the foregoing power of attorney, for the uses and purposes therein
Dated: 3-	28-07	(SEAL)	Phuy	Morakud	1
		V	ritness		
(THE NAME AND ADI	DRESS OF THE PERSON PREPARING THIS	FORM SHOULD BE INSERT	ED IF THE AGENT \"L'\A\	VE POWER TO CONVEY AND	Y INTEREST IN REAL ESTATE.)
This document was pro and should be mailed to Gregg A. Garofalo, Es	to: eq.			4	
Gregg A. Garofalo, P. 150 N. Wacker Drive, Chicago, Illinois 6060	Suite 2020			Ox	
				VE POWER TO CONVEY ANY	
					•

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After Rec	ording Mail To:			
Gregg A. Name	Garofalo, P.C.			
150 N. W Address	acker Drive, Suite 2020			
Chicago. City, Stat	Illinois 60606 e, Zip			
OR	RECORDER'S OFFICE BOX NO	(The Above Space for Recorder's Use Only)		
LEGAL I	DESCRIPTION:			
(See Atta	ched)			
STREET ADDRESS: 1122 N. Dearton, Unit 20G, Chicago, Illinois 60610				
PERMA	NENT TAX INDEX NUMBER:			
Loan No. Effective	RTGAGE SERVICES 2007-00939 Date: March 28, 2007 ion Date: April 5, 2007			

THE SPACE ABOVE IS NOT PART OF OFFICIAL STATUTORY TORM. IT IS ONLY FOR THE AGENT'S USE IN RECORDING THIS FORM WHEN NECESSARY FOR REAL ESTATE TRANSACTIONS.

Section 3-4 of the Illinoir Statutory Short Form Power of Attorney for Troperty Law

Section 3-4. Explanation of powers granted in the statutory short form power of art mey for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of any of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property of the action covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or contractual, as a joint control to tenant in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (o) to make gifts of the principal's property of exercise powers to appoint to others or to change any when the principal has designated to take the principal's interests at death under any will, trust, joint tenancy. In the principal form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be required to use due care to act for the benefit of the principal in accordance with the terms of the statutory property i over and will be liable for negligent exercise. The agent may act in person or through others reasonably employed by the agent for that purpose and will have authority to sign and deliver at instruments, negotiate and enter into all agreements and do all other acts reasonably necessary to implement the exercise

- (a) Real estate transactions. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term includes, voluthout limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust); collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.
- (b) Financial institution transactions. The agent is authorized to: open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); deposit in and withdraw from and write checks on any financial institution account or deposit; and, in general, exercise all powers with respect to financial institution transactions which the principal could if present and under no disability.
- (c) Stock and bond transactions. The agent is authorized to: buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.
- (d) Tangible personal property transactions. The agent is authorized to: buy and sell, lease, exchange, collect, possess and take title to all tangible personal property; move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and safekeep tangible personal property; and, in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.
- (e) Safe deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.

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- Insurance and annuity depeat ion. The age it is a thori ed to precife, acquire, colting, energy, ermination of otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, property or liability insurance); pay premiums or assessments on or surrender and collect all distributions, proceeds or benefits payable under any insurance or annuity contract; and, in general, exercise all powers with respect to insurance and annuity contracts which the principal could if present and under no disability.
- Retirement plan transactions. The agent is authorized to: contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan; and, in general, exercise all powers with respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.
- (h) Social Security, unemployment and military service benefits. The agent is authorized to: prepare, sign and file any claim or application for Social Security, unemployment or military service benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take title to and hold all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation; and, in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.
- Tax matters. The agent is authorized to: sign, verify and file all the principal's federal, state and local income, gift, estate, property and other tax returns, including joint returns and declarations of estimated tax; pay oil taxes; claim, sue for and receive all tax refunds; examine and copy all the principal's tax returns and records; represent the principal before any federal, state or local revenue agency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes; wave rights and sign all documents on behalf of the principal as required to settle, pay and determine all tax liabilities; and, in general, exercise all powers with respect to tax matters which the principal could if present and under no disability.
- Claims and littgator in. The agent is authorized to: institute, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into continger cy regreements and other contracts as necessary in connection with litigation; and, in general, exercise all powers with respect to claims and litigation which the principal could if presers and under no disability.
- (k) Commodity and option transmittons. The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities futures contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or future oroker; and, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.
- Business operations. The agent is authorized to organize or continue and conduct any business (which term includes, without limitation, any farming, manufacturing, service, mining, retailing or other type of business operation, in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or other legal entity; operate, buy, sell, expand, contract, terminate or liquidate any business, direct, control, supervise, manage or participate in the operation of any business and engage, compensate and discharge business managers, employees, agents, attorneys, a countants and consultants; and, in general, exercise all powers with respect to business interests and operations which the principal could if present and under no disability.
- (m) Borrowing transactions. The agent is authorized to: borrow money, mortgage or pledge any real estate or tangible or intangible personal property as security for such purposes; sign, renew, extend, pay and satisfy any notes or other forms of obligation; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could if present and under no disability.
- Estate transactions. The agent is authorized to: accept, receipt for, exercise, roler se, reject, renounce, assign, disclaim, demand, sue for, claim and recover any legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; assert any interest in and exercise any power over any trust, estate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that trum ates at the death of the principal and is then distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal could if present and under no disability; provided, however, that the agent may not make or change a will and may not revoke or amend a trust revocable of a greendable by the principal or require the trustee of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statutory property power form.
- (o) All other property powers and transactions. The agent is authorized to: exercise all possible powers of the principal with respect to all possible types of property and interests in property, except to the extent the principal limits the generality of this category (o) by striking one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

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STREET ADDRESS: 1122 N DEARBORN #20G

CITY: CHICAGO COUNTY: COOK

TAX NUMBER: 17-04-413-021-1164 9-17. 04-413-021-1216

LEGAL DESCRIPTION:

PARCEL 1:

UNIT NO. 20G AND P-112 IN 1122 NORTH DEARBORN CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

CERTAIN PARTS OF THE NORTH 10.00 FEET OF LOT 18 AND ALL OF LOTS 19, 20 AND 21 IN BLOCK 18 IN BUSHNELL'S ADDITION TO CHICAGO IN THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 99598623; AND AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF THE BALCONY WHICH IS ATTACHED TO SAID UNIT 20G, A LIMITED COMMON ELEMENTS, AS OCILINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT NUMBER 99598623; AND AMENDED FROM TIME TO TIME.