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Doc#: 0716911018 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 08/18/2007 09:43 AM Pg: 1 of 4

Property of Cook County Clerk's Office

[Space Above This Line For Recording Data]

After recording return to: and prepared by:
Tim Riordan
Defrees and Fiske
200 S. Michigan Avenue Ste. 1100
Chicago, IL 60604

Prepared by:

P.N.T.N.

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.

I, RICHARD GUTRICH

whose address is 1700 Isabella, Wilmette, Illinois 60091

appoint TIMOTHY J. RIORDAN

whose address is 200 S. Michigan Avenue, Suite 1100, Chicago, IL 60604

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 ATTACHED

and has an address of 3131 Illinois, Wilmette, IL 60091

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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~~
- ~~Use a reverse mortgage on the Property~~
- ~~Use the 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 \$ _____; (3) the amount of the loan to be secured by the Property is \$ _____; 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.

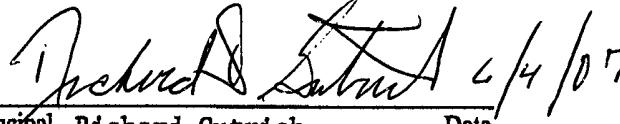
4. GENERAL PROVISIONS

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 6/4/07

 Witness _____ Date 6/4/07


 Principal Richard Gutrich Date 6/4/07

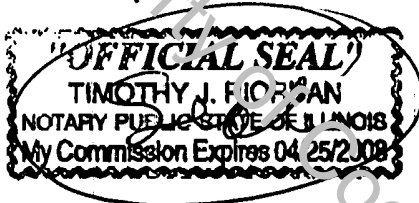
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ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF ILLINOIS

COUNTY OF COOK

Before me, on this day personally appeared RICHARD GUTRICH
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.



Timothy J. Fiorgan

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.

County Clerk's Office

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LOT 54 IN SPRUCEWOOD VILLAGE, UNIT 4, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 30, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO OF LOT "A" (EXCEPT THE SOUTH 50 FEET OF THE EAST 130 FEET THEREOF) IN SPRUCEWOOD VILLAGE UNIT #2, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SECTION 30 AFORESAID, ALL IN COOK COUNTY, ILLINOIS.

PIN: 05-30-406-033

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