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DURABLE POWER OF ATTORNEY

07-02263 3/3

Doc#: 0722854038 Fee: \$54.50 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 08/16/2007 09:12 AM Pg: 1 of 4

I, EMMA LaMONACA, of the County of St. Louis, State of Missouri, do hereby appoint JOSEPH A. DiPAOLA (hereinafter sometimes referred to as "Agent"), my true and lawful attorney-in-fact, for me and in my name, place and stead to exercise the following powers in a fiduciary capacity on my behalf:

THIS IS A DURABLE POWER OF ATTORNEY AND THE AUTHORITY OF MY ATTORNEY-IN-FACT SHALL NOT TERMINATE IF I BECOME DISABLED OR INCAPACITATED OR IN THE EVENT OF LATER UNCERTAINTY AS TO WHETHER I AM DEAD OR ALIVE.

- 1. <u>Effective</u>. The powers herein granted shall be effective upon the execution of this document.
- 2. <u>Revocation</u>. I hereby acknowledge that I have executed other powers of attorneys. I hereby revoke each and every declaration executed prior to even date. In no event shall the holder of any other power of attorney be authorized to act on my behalf.
- 3. <u>Purpose</u>. The powers herein granted may be exercised with respect to all lawful subjects and purposes.
- 4. <u>Powers</u>. Agent is hereby granted GENERAL POWERS to carry out the purposes hereinabove described. In addition, Agent is authorized to carry out the following further actions in my behalf, which actions as delineated may include some of the GENERAL POWERS set forth above but by including the same shall in no way be construed as limiting the GENERAL POWERS given by the to-the Agent:
- (a) Ask, demand, sue for and recover, collect, manage and receive all property, money, deposits, accounts, interest, dividends and any other credits of whatsoever kind or nature as are now or hereafter shall become due, owing or payable to me and to make, execute and deliver acquittances, receipts, releases, or other discharges therefor;
- (b) Carry out my obligations under any agreements I have made and settle, adjust or compromise any and all claims, accounts, or debts, owing to or by me and to take or deliver all necessary and proper releases therefor;
- (c) Deposit money or securities to my account or for collection with any financial institution and to sign or endorse any instrument to effect such deposit and to execute and to sign and draw checks against any checking account which I may have and to withdraw or transfer my money or securities from any financial institution and to sign or endorse any instrument to effect such transfers or withdrawals therefrom. I also authorize my attorney-in-fact to make withdrawals from every IRA account of mine and every KEOGH account of mine:
- (d) Pay any and all taxes, including income taxes, charges and assessments that may be assessed, imposed or levied by any governmental agency and in this connection to make and execute all income tax returns or other tax forms or returns, and to pay all just debts owed by me;

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- (e) Grant, bargain, seil, lease, mortgage, or otherwise convey any or all of my real estate or personal property, tangible and intangible, now owned or hereafter acquired by me, whether legal or equitable, and for me and in my name to make, execute, acknowledge and deliver good and sufficient deeds, authorizations, titles, bills of sale, mortgages, stock powers or other conveyances of same and to have full power to execute such sale contracts, closing statements, deeds, and any other documents in connection with the sale of any real estate;
- (f) Invest and reinvest the proceeds and cash from all sources whatsoever in checking accounts, savings accounts, certificates of deposit, securities, options or mutual funds, or any combination of the foregoing, and to redeem my certificates of deposit at any bank or savings and loan association as my attorney-in-fact deems appropriate, even though it may involve the payment of a penalty by reason of such redemption;
- Engage in, do and transact all and every kind of business in which I am or may hereafter on interested in such manner as my attorney-in-fact may think proper;
- (h) Execute in my behalf all papers and agreements relating to my stay in any retirement or nursing home facility or in any hospital or medical facility and with respect to my care and treatment therein, and to contract for and pay for my funeral and burial, on a prepaid basis or otherwise;
- (i) Act with full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes, as I might or could do if personally present at the time thereof, hereby ratifying and confirming all that my said attorney-in-fact may or shall lawfully do or cause to be done by virtue hereof;
- (j) To make withdrawals, elections and beneficiary changes in any insurance policy, Individual Retirement Account or other pension or retirement plan or account;
- (k) To add any of my assets to or withdraw assets from any Revocable Trust created by me at any time, whether or not I am disabled; and
- (l) To make gifts on my behalf to others including the Agent and to continue any pattern of giving that I have previously established.
- 5. <u>Ratification of Acts.</u> I hereby ratify and confirm all that Agent may do pursuant to this Power of Attorney.

6. Successor Attorneys-in-Fact.

(a) If the Agent named by me above shall die or become unwilling or unable to act as my attorney-in-fact, then PATRICIA DiPAOLA shall become my attorney-in-fact hereunder; and if both said Agents shall die or be or become unwilling or unable to act as my attorney-in-fact then LISA ABELN shall become my attorney-in-fact hereunder.

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- (b) If all of the persons listed in subsection (a) hereof shall be unable to act as my attorney-in-fact for any reason, or (regardless of the availability of any such persons) for temporary periods of planned absence on Agent's part, Agent may substitute and appoint in his or her place and stead one or more attorneys-in-fact to exercise for me as my attorney-in-fact any or all of the powers and authorities hereby conferred (except as otherwise specifically herein provided); and to revoke such appointment or appointments from time to time, and to substitute or appoint any other or others in the place of such attorneys-in-fact as Agent shall from time to time think fit.
- (c) All references in this document to "Agent" or "attorney-in-fact" or similar designations shall refer also to every substitute or successor attorney-in-fact appointed in, or pursuant to the terms of this instrument.
- 7. <u>Applicable Law</u>. The laws of the State of Missouri, specifically including the Durable Fower of Atterney Law of Missouri, shall apply to this instrument, and its interpretation, validity, durability and operation shall be governed by said law, regardless of any subsequent change in my legal residence.
- 8. <u>Counterparts</u>. This instrument may be executed in any number of counterparts, and all of said covate parts shall constitute but one and the same instrument.

IN WITNESS WHEREOF, I have executed this Durable Power of Attorney this 10th day of November, 2006.

Trance La Monaga EMMA La MONACA

STATE OF MISSOURI) SS. CITY OF ST. LOUIS)

On this 10th day of November, 2006, before me the undersigned, a Notary Public in and for the City and State aforesaid, personally appeared EMMA LaMONACA, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the same as her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

NOTARTIO

My Commission Expires:

"NOTARY SEAL"
Joseph D. Demko, Notary Public
St. Louis County, State of Missouri
My Commission Expires 5/31/2008

Mail to: Joseph DiPacla 4970 Parkton Place Black Jack MO 63033

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EXHIBIT A

LEGAL DESCRIPTION

PARCEL 1: UNIT 1317 IN THE SANDPIPER SOUTH CONDOMINIUM UNIT NUMBER 6, AS DELINEATED ON SURVEY OF THE LOTS 12 AND 13 IN SANDPIPER SOUTH UNIT NUMBER 5, A SUBDIVISION OF PART OF THE SOUTH WEST QUARTER OF SECTION 4, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (HEREINAFTER REFERRED TO AS PARCEL), WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM MADE BY BEVERLY BANK, A CORPORATION OF ILLINOIS, AS TRUSTEE UNDER TRUST AGREEMENT DATED NOVEMBER 22, 1972, AND KNOWN AS TRUST NUMBER 8-4011 AND RECORDED IN TURN OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT 24231933 AND AMENDED BY DOCUMENT 24322259; TOGETHER WITH. 0221% PERCENT INTEREST COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY IN COOK COUNTY, ILLINOIS

PARCEL 2: EASEMENT APPUKTENANT TO AND FOR THE BENEFIT OF PARCEL I AS SET FORTH IN THE DECLARATION OF EASEMENTS MADE BY BEVERLY BANK AS TRUSTEE UNDER TRUST AGREEMENT DATED NOVEMBER 22, 1972 AND KNOWN AS TRUST NUMBER 8-4011 RECORDED DECEMBER 12, 1973 AS DOCUMENT 22570315 AND AS CREATED BY DEED FROM BEVERLY BANK, A CORPORATION OF ILLINOIS AS TRUSTEE UNDER TRUST AGREEMENT DATED NOVEMBER 22, 1972 AND KNOWN AS TRUST NUMBER 8-4011 TO RALPH J. SCHWAPPACH AND MARY E. POLEY RECORDED AS DOCUMENT 24558105, FOR THE PURPOSE OF PASSAGE, USE AND ENJOYMENT, INGRESS AND EGRESS ALL IN COOK COUNTY, ILLINOIS.

PIN # 28 04-301-021-1053 CIKIA Unit 1317, 5233 James Crestwood, IL 60445