Doc#: 0723242072 Fee: \$32.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 08/20/2007 11:32 AM Pg: 1 of 5

After recording return to:

NON SM KIM

6200 N HI QVATA ALL LID

Chicago IL 60646

Prepared by:

Won SM KIM

6200 N HI QVATA ALCGUO

Chicago IL 60646

SPECIFIC DURABLE I OWER OF ATTORNEY

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE COMERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAP COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE IMPOICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORIZEY IF YOU LATER WISH TO DO SO.

I, Yong Wo	on Kim	
whose address is	1207 Harmony Ct., Naperville, IL 605(3	_
appoint	Kwang Ok Kim	_
where address is	1207 Harmony Ct., Naperville, IL 60563	
-		_

as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to app!ying for and consummating financial transactions involving the Property (described below).

## 1. PROPERTY

The Property is described as:

and has an address of \_\_\_\_\_9350 N. Skokie, Blvd, #303, Skokie, IL 60077

Specific Durable Power of Attorney 1U015-XX (07/05) gsg

Page 1 of 3

54C

\_\_0723242072 Page: 2 of 5

### 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 \$ 320,000.00; (3) the amount of the loan to be secured by the Property is						
s ; 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 'oar on my behalf.						

FHA Loan: I intend to use and occupy the Freperty 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 logic polication, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consuming 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 a rainst 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

Specific Durable Power of Attorney 1U015-XX (07/05) gsg

Page 2 of 3

# UNOFFICIAL COPY

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 IL		
COUNTY OF Cook		
Before me, on this day personally appeared	Yong Woor	Kam
known to me (or proved to me on the oath of		
or through <u>snew of picture</u>	1D.	) to be the person whose name is
		t s/he executed the same for the purposes and
consideration therein expressed.		
"OFFICIAL SEAL" Jamie Sue Choi Notary Public, State of Illinois My Commission Exp. 11/01/2009	Notary Public	Delew

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.

0723242072 Page: 4 of 5

## UNOFFICIAL COPY

### PARCEL 1:

UNIT 303 IN SIENA AT OLD ORCHARD CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: LOT 2 IN GENTAX SUBDIVSION, BEING A SUBDIVISION OF PART OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP FOR SIENA AT OLD ORCHARD CONDOMINIUM, RECORDED JULY 24, 2006 IN COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 0620534084 ("THE DECLARATION"); TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON LIFMENTS.

PARCEL 2:

THE RIGHT TO THE USE OF GARAGE SPACE 136, A LIMITED COMMON ELEMENT, AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION.

office

Property Address: 9350 Skokie Boyae ard, Unit 303

Permanent Real Estate Index Number: 10 16-222-029

ี 0723242072 Page: 5 of 5 ๋

# **UNOFFICIAL COPY**

Jesse White - Secretary of State

K500-9793-7262 **09-16-04** 

**EXPIRES** 09-14-08

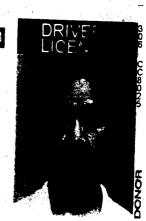
YONG WOON KIM 1207 HARMONY CT

NAPERVILLE IL 60563

Birthdate 09-14-37 Male 5'04" 145

5'04" 145 lbs **BRN** Eyes Restrictions Type Class

ORG



Juny Clart's Office