# **UNOFFICIAL COPY**



Doc#: 0726702179 Fee: \$30.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 09/24/2007 01:05 PM Pg: 1 of 4

(Space Apov. This Line for Recording Data)----

After recording return to: 2101 IVY RIDGE IN P. P.OFFMAN ESTATES, IL 60192

Prepared by: SUN HYE KIM

FIRST AMERICAN TITLE

ORDER # 1123 78

## SPECIFIC DURABLE POWER OF ATTORNEY

-04nz

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, <u>SUN HYE KIM</u>, whose address 830 KNOTTINGHAM DR, #2A, SCHAUMBURG, II. 60193, appoint <u>IINHONG KIM</u>, whose address is 830 KNOTTINGHAM DR, #2A, SCHAUMBURG, IL 60193, 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: EXHIBIT A

and has an address of 2101 IVY RIDGE DR, HOFFMAN ESTATES, IL 60192.

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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:

Process the Property

Refinance to pay off existing liens on the Property

Contact of a new dwelling on the Property

Improve alter or repair the Property

Withdra was a squity 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 \$408,500; (1) the amount of the loan to be secured by the Property is \$326,800; and (4) I price of the Property is \$408,500; (1) the amount of the loan to be secured by the Property is \$326,800; and (4) I method to use and occupy the Property is my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclusives and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Projecty as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive feder it, 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 W'LL 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

GRANTED HEREIN.

Mitness

Witness

Witness

Date

Miness

Date

GRANTED HEREIN.

Aug. 29. 2001

Principal

Principal

Date

8/29 (0)

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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 \_\_\_\_\_\_ IL
COUNTY OF \_\_\_\_ COS K\_\_\_\_\_

The undersigned include public in and for the above County and State, certifies that <u>SUN HYE KIM</u> known to me to be the same person whose name is subscribed as principal to the foregoing power of atterney, appeared before me in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein so, forth (, and certified to the correctness of the signature(s) of the agent(s)).

Dated: 829 (Scal)

Notary Public JOHN BAE

NOTARY PUBLIC, STATE OF ILLINOIS

MY COMMISSION EXPIRES 9/12/2010

WARNING TO AGENT: THE AGENT AND ATTOKNEY IN-FACT. BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

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#### **EXHIBIT A**

UNIT MUMBER 2101 IN PRINCETON CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE MOLLOWING DESCRIBED TRACT OF LAND:
LOTS 1 THROUGH 5 INCLUSIVE IN PRINCETON, UNIT 2, BEING A SUBDIVISION IN PART OF FRACTIONAL SECTION 4, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 2, 2001 AS DECUMENT 0010169851, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0010902176, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS.

06-04-104-005-1041 2001 Ivy Ridge Dr. Horrown Estates AC 60192

Mail To Mr & Mrs. Jinhong Kim 2101 Try Ridge Dr. Hoffman Estates, IL. 60192