

# UNOFFICIAL COPY



0734740039

Doc#: 0734740039 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/13/2007 10:58 AM Pg: 1 of 4

Property of Cook County Clerk's Office

-----[Space Above This Line For Recording Data]-----

After recording return to: Wells Fargo Bank, 1 East 22<sup>nd</sup> St, Suite 600, Lombard, IL 60148

Prepared by: Leo Kim, Gateway Mortgage Corp., 1707 Quincy Ave, #141, Naperville, IL 60540

## 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, JORGE J. LOPEZ, whose address is 10037 GARVEY AVE, SOUTH EL MONTE, CA 91733, appoint CATALIN BRADEN, whose address is 6300 N OAKLEY AVE, CHICAGO, IL 60659, 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 4040 W PALMER ST., UNIT #2, CHICAGO, IL 60639

Polina Lopez

HCB

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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~~
- ~~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 \$408,500; (3) the amount of the loan to be secured by the Property is \$326,800; 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.

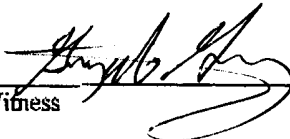
**Conventional Loan:** My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

## 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 

11/9/07  
Date

X Jarge Lopez  
Principal

11-09-07  
Date

Witness

Date

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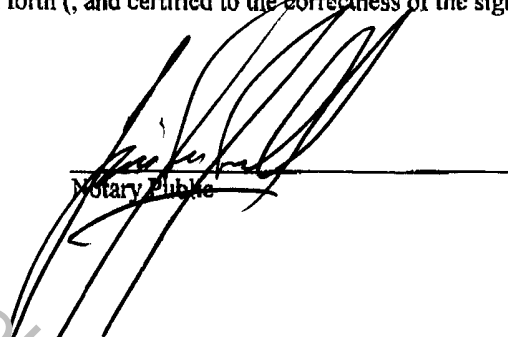
**ATTENTION NOTARY PUBLIC:** If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF CA

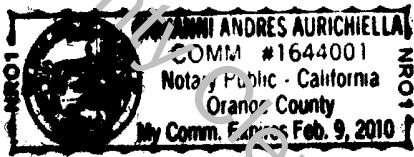
COUNTY OF Orange

The undersigned, a notary public in and for the above County and State, certifies that Jose J Lopez known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, 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 set forth (, and certified to the correctness of the signature(s) of the agent(s)).

Dated: November 9, 2007 (Seal)

  
\_\_\_\_\_  
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.**



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## EXHIBIT "A"

### Legal Description

UNIT NO. 4040-2 IN THE 2200 N. KEYSTONE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

LOT 23 (EXCEPT THE NORTH 17 FEET THEREOF) AND ALL OF LOT 24 IN BLOCK 50 IN KEENEY'S ADDITION TO PENNOCK, A SUBDIVISION OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 34, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED NOVEMBER 29, 2007 AS DOCUMENT NO. 6733303140, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

COMMONLY KNOWN AS: 2200 N. Keystone/4034-42 W. Palmer, Unit 4040-2  
Chicago, Illinois 60639

PERMANENT INDEX NUMBER: 13-34-215-042-0000 (undivided)

PROPERTY OF Cook County Clerk's Office