

# UNOFFICIAL COPY

Prepared by:



Doc#: 0807905036 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/19/2008 09:18 AM Pg: 1 of 5

After Recording Return To:

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File # 1776167  
ZGF

[Space Above This Line For Recording Data]

## SPECIFIC DURABLE POWER OF ATTORNEY

### NOTICE TO PRINCIPAL

THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU.

THIS POWER OF ATTORNEY DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS, BUT WHEN POWERS ARE EXERCISED, YOUR AGENT MUST USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS POWER OF ATTORNEY.

YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME INCAPACITATED, UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THESE POWERS, OR YOU REVOKE THESE POWERS, OR A COURT ACTING ON YOUR BEHALF TERMINATES YOUR AGENT'S AUTHORITY.

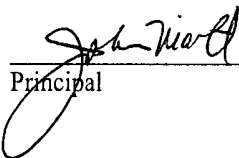
YOUR AGENT MUST KEEP YOUR FUNDS SEPARATE FROM YOUR AGENT'S FUNDS.

A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS YOUR AGENT IS NOT ACTING PROPERLY.

THE POWERS AND DUTIES OF AN AGENT UNDER A POWER OF ATTORNEY ARE EXPLAINED MORE FULLY IN 20 PA-C.S.-CH.-56.

IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER OF YOUR OWN CHOOSING TO EXPLAIN IT TO YOU.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ OR HAD EXPLAINED TO ME THIS NOTICE AND I UNDERSTAND ITS CONTENTS.

  
Principal 2/15/08  
Date



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JODHEE KIM NKA

I, JODHEE NICOLET of \_\_\_\_\_,  
 whose address is 1300 PACIFIC PROMENADE #400, PLAZA VISTA, CA 90094,  
 appoint SUSAL L. WALSH  
 whose address is 2045 W. FLETCHER, CHICAGO, IL 60614  
 as my Agent and attorney-in-fact 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:

and has an address of 1756 N. HOYNE, CHICAGO, IL 60647.

**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 \$ \_\_\_\_\_; (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

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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.

*[Signature]*  
Signature of Principal

Date: 2/15/08

### NOTICE TO AGENT

I, \_\_\_\_\_, have read the attached Power of Attorney and am the person identified as the Agent for the Principal. I hereby acknowledge that in the absence of a specific provision to the contrary in the Power of Attorney or in 20 Pa.C.S. when I act as Agent I shall: (1) exercise the powers for the benefit of the principal; (2) keep the assets of the principal separate from my assets; (3) exercise reasonable caution and prudence; and (4) keep a full and accurate record of all actions, receipts and disbursements on behalf of the principal.

\_\_\_\_\_  
Signature of Agent

Date: \_\_\_\_\_

Commonwealth/State of \_\_\_\_\_  
County of \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, A.D. \_\_\_\_\_, before me, a Notary Public in and for \_\_\_\_\_, came the above named \_\_\_\_\_ and acknowledged the foregoing instrument to be his/her/their act and deed, and desired the same to be recorded as such.

Witness my hand and seal, the day and year aforesaid.

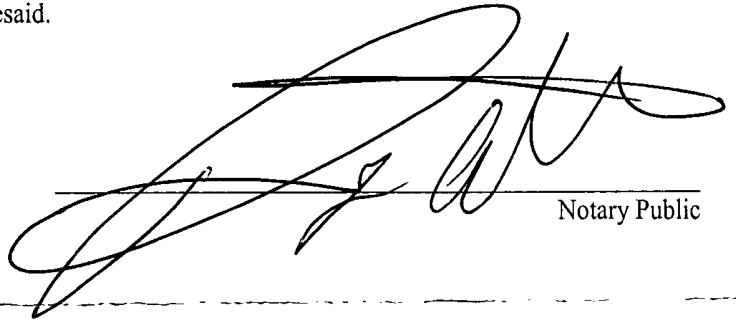
\_\_\_\_\_  
Notary Public

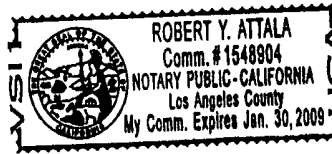
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Commonwealth/State of CALIFORNIA  
County of LOS ANGELES

On this 21<sup>st</sup> day of FEBRUARY, A.D. 2008, before me, a Notary Public  
in and for ROBERT ATTALA, came the above named  
SOPHIE NICOLET and acknowledged the  
foregoing instrument to be his/her/their act and deed, and desired the same to be recorded as such.

Witness my hand and seal, the day and year aforesaid.

  
\_\_\_\_\_  
Notary Public



Property of Cook County Clerk's Office

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EXHIBIT A

## LEGAL DESCRIPTION

Legal Description: Lot 5 in Block 4 in Broadwell's Addition to Chicago, in the Southwest 1/4 of Section 31, Township 40 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index #'s: 14-31-321-019-0000 Vol. 0533

Property Address: 1756 North Hoyne Avenue, Chicago, Illinois 60647-5544

Property of Cook County Clerk's Office