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Cook County Recorder

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MTCITS AMERICAN LEGAL FORMS © 1990 Form No. CHICAGO, IL (312) 372-1922

Poge 1

Illinois Power of Attorney Act Official Statutory Form 755 ILCS 45/3-3, Effective January, 1993

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE: 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 PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL AND YOUR THE SOULD POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOUR ACCESST OF THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY. BY YOU, THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS
TAKEN AS AGENT. A COUPT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS, UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME. ٤٧ P(FC ĘX

YOKE THIS POWER OR A COURT ACTING ON YOUR BE EN AFTER YOU BECOME DISABLED. THE POWERS YOU	GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS STATUTOR SHOULD FERENT HIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT HERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO HERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO
WER OF ATTORNEY FOR PROPERTY UNIT OF WHICH TH	HIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSLY PRIVITED THE BACK OF THIS FORM TO DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO ERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO
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FORITH TO TOUR	made this 19 day of November 1998
Power of At	made this / day of
1.1. HEIDIS SONE	W 1401 Unit "K WASINOW , Ch. E ASG, TC, (206/0
1.1 HEIDI SIDNE	[insert name and address of principal)
DA STAC W	1/ 10
weby oppoint: RRUCE M. Sower	my name (in any way 1 could act in person) with respect to the following powers, as defined in Section 3-4 or my name (in any way 1 could act in person) with respect to the following powers, as defined in Section 3-4 or my name (in any way 1 could act in person) with respect to any limitations on ar additions to the specified powers inserted away (including all aimendments), but subject to any limitations on ar additions to the specified powers inserted
my attorney-in-fact (my "agent") to act for me and in	my name (in any way 1 could act in person) with respect to the tottowing powers, as a control of the specified powers inserted any limitations on at additions to the specified powers inserted away (including all amendments), but subject to any limitations on at additions to the specified powers inserted away (including all amendments).
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YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FI	CLLOWING CATEGORIES OF P JWFRS YOU DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE TH SCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT. TO STRIKE OUT A CATEGORY YOU MUST DRAY
itle of any category will cause the powers des , line through the title of that category.)	Thinks III I I I I I I I I I I I I I I I I I
	(g) Settrement plan transactions:
n) Real estate transactions.	(m) Borrowing transactions. (h) Social security, employment and military service (n) Estate transactions.
)—Stock and bond transactions.	benefits.
d) Tongible personal property transactions.	(i) Claims and lingation.
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n insurance and annuity transactions.	THEY ARE SPECIFICALLY DESCRIBED OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED
LIMITATIONS ON AND ADDITIONS TO THE AGENT'S	(h) Commiddity and option transactions. Figure 2. Powers May BE INCLUDED IN THIS POWER OF ATTORNEY in HEY ARE SPECIFICALLY DESCRIBED BELOW. Figure 2. Powers May BE INCLUDED IN THIS POWER OF ATTORNEY in HEY ARE SPECIFICALLY DESCRIBED BELOW.
The powers granted above shall not include to	the following powers or shall be modified or limited in the following particulars (here you may include any special relations on the sale of particular stock or real estate or special rules (in bollowing by the ogent):
imitations you deam oppropriate, such as a prohibition	Of Conditions of the safe of Paris
	- I to the military without limitary
n . In addition to the course propted above. 10	grant my agent the following powers (here you may add any other delegable powers including, without limitate parts or change beneficiaries or joint tenants or revoke or amend any trust specifically referred to below):
nower to make affis, exercise powers of appointment, i	grant my agent the following powers (here you may add any other assignments perifically referred to below): name or change beneficiaries or joint tenants or revoke or amend any trust specifically referred to below):
power of many	
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THE PART OF THE PA	OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN TO
(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY O	OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN TO LIBERTIONARY DECISIONS. IF YOU WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETION.

DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE HEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)

4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons.

The such delegation may be amended or revoked by any agent (including any successor) named by me who is acting under this power of attorney.

THE SPACE ABOVE IS NOT PART OF OFFICIAL STATUTORY FORM. IT IS ONLY FOR THE AGENT'S USE IN SECUNDING THIS FORM WHEN NECESSARY FOR REAL ESTATE TRANSACTIONS.

Section 3-4 of the Illinois Statutory Snort Form Power of Attorney for Property Lav

Section 3-4. Explanation of powers granted in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of any of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will be a underly to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the aronted power at the time of exercise, whether the principal's interests are direct or indirect, whose or fractional, legal, equitable or contractual, as a joint tenant or return in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (b) to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests at death under any will, trust, joint tenar cy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when contractual arrangement. The agent will be required to use due core to act for the benefit of the principal in accordance with the terms of the statutory property power and will be liable for negligent exercise. The agent may act in person or through others reasonably necessary to implement the exercise of the powers granted to the agent, and deliver all instruments, negotiate and enter into all agraements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

- (a) Real setate transactions. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust); collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and exercise all powers under and trusts; hold, possess, maintain, repair, improve, subdivise, manage operate and insure real estate; pay, contest, protest and compromise real estate toxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.
- (b) Financial Institution transactions. The agent is authorized to: open, close, continue and control all occounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage (irms); deposit in and withdraw from and write checks on anythrancial institution occount or deposit; and, in general, exercise all powers with respect to financial institution transactions which the principal could if present and under no disability.
- (c) Stock and bond transactions. The agent is authorized to: they and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of invastment securities and financial instruments); collect, hold and safeteep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and oil other types of invastment securities and financial instruments); collect, hold and safeteep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and oil other types of invastment securities and financial instruments); collect, hold and safeteep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates

- (e) Safe deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit boxes; significantly relative activating to pay safe a deposit contract; drill or surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.
- (f) Insurance and annulty transactions. The agent is authorized to: procure, ocquire, continue, renew, terminate or otherwise deal with any type of insurance or annulty contract (which terms include, without limitation, tile, accident, health, disability, automobile casualty, property or liability insurance); pay premiums or assessments an or surrender and collect all distributions, proceeds or benefits payable under any insurance or annulty contract; and, in general, exercise all powers with respect to insurance and annulty contracts which the principal could if present and under no disability.
- (g) Retirement plan transactions. The agent is authorized to: contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nanqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover contributions and plan and any other type of employee benefit plan); select and change payment options for the principal under any type of self-directed retirement plan; from any retirement plan to other contributions or individual retirement accounts; exercise all investment plans and under no disability, and, in general, exercise all powers the respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.
- (h) Social Security, unemployment and military service behalits. The agent is authorized to: prepore, sign and file any claim or application for Social Security, unemployment or military service benefits, tue or, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; unemployment or military service benefits, tue or, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; and take title to and hold all benefits under any Social Security, unemployment, military service and governmental benefits which focal or foreign statute or regulation; and, in general exemise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.
- (i) Tax matters. The agent is authorized to: sign, verify and file ell the principal's federal, state and local income, gift, estate, property and other tax returns, including joint returns and declarations of estimated tax; pay all taxes; claim, surpor and receive all tax refunds; examine and copy all the principal state returns and records: represent the principal before any federal, state or local revenue agency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes; waive rights and sign all documents on behalf of the principal as required to settle, pay and determine all tax liabilities; and, in general, exercise all powers with respect to tax matters which the principal could if present and under no disability.
- (i) Claims and littgation. The agent is authorized to: institute, prosecute, dafe id, at and on, compromise, arbitrate, settle and dispose of any dalm in lavor of or against the principal or any property interests of the principal; collect and receipt for any dalm or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into contingency agreements and other contracts as necessary in ordinection with litigation; and, in general, exercise all powers with respect to claims and litigation which the principal could it present and under so disability.
- (k) Commodity and option transactions. The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities futures contracts and collect and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures braker; and, in general, exercise all powers with inspect to commodities and options which the principal could for present and under no disability.
- (I) Business operations. The ogent is authorized to: arganize or continue and conduct any business (which term includes, "inneut limitation, any farming, manufacturing, service, mining, retailing or other type of business operation). In any form, whether as a proprietorship, joint venture, partnership, exportation, trust or other legal entity; operate, buy, sell, expand, contract, terminate or liquidate any business; direct, control, supervise, manage or participate in the operation of or, it values and engage, compensate operate, buy, sell, expand, contract, terminate or liquidate any business; direct, control, supervise, manage or participate in the operation of or, it values and engage, compensate operations which the principal could if present and under rip disability.
- (m) Borrowing transactions. The agent is authorized to: borrow money; mortgage or pledge any real estate or tangible or intangible person? Property as security for such purposes; sign, renew, extend, pay and satisfy any notes or other forms of obligation; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could if present and under no disability.
- legacy, bequest, devise, gift or other property interest or powered due or payable to ar for the principal; assert any interest in and exercise any power over any trust, estate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable in the legal representative of the estate of the principal; and in general exercise all powers with respect to estates and trusts which the principal could if present and under no disability; provided, however, that the agent may not make or change a will and may not revoke or amend a trust revocable or amendable by the principal or require the trustee of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust made, in the statutory property power form.
- (a) All other property powers and transactions. The agent is authorized to: exercise all possible powers of the principal with respect to all possible types of property and interests in property, except to the extent the principal limits the generality of this category (a) by striking out one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

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LEGAL DESCRIPTION

PARCEL 1:

LOT 11 IN SCHILLER PLACE RESUBDIVISION BEING A RESUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED OCTOBER 18, 1994 AS DOCUMENT 94893258, IN COOK COUNTY, ILLINOIS.

PARCEL 2.

PERPETUAL NOV-EXCLUSIVE EASEMENT TO AND FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND 3GUESS IN, TO, OVER AND ACROSS LOTS 32, 33, AND 40 AS CREATED AND SET OUT IN THE PLAT OF SUBDIVISION RECORDED OCTOBER 18, 1994 AS DOCUMENT 94893258 AND THE DUCLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS, AND EASEMENTS FOR SCHILLER PLACE HOMEOWNERS' ASSOCIATION DATED JANUARY 26, 1995 AND RECORDED FEBRUARY & 1995 AS DOCUMENT 95087165.