



Doc#: 0815456032 Fee: \$42.00  
Eugene "Gene" Moore RHSF Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 06/02/2008 10:43 AM Pg: 1 of 4

Property of Cook County Clerk's Office

[Space Above This Line For Recording Data]

After recording return to:

Prepared by:

MAIL TO:  
LAW TITLE INSURANCE  
2900 OGDEN AVE, STE. 101  
LISLE, IL 60532

289795L

**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, BHAVISHA H. SHROFF  
whose address is 1134 ASHLEY LANE, INVERNESS, IL 60010  
appoint HARSH K SHROFF  
whose address is 1134 ASHLEY LANE, INVERNESS, IL 60010  
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:

and has an address of 1134 ASHLEY LANE, INVERNESS, IL 60010

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# UNOFFICIAL COPY

## 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.

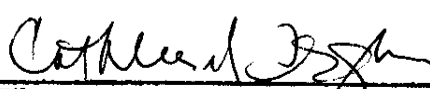
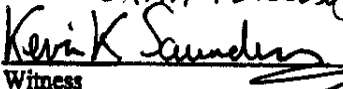
**Conventional Loan:** My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

## 4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS 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.

 4/25/08  
 Witness CATHY FERGUSON Date  
 4-25-08  
 Witness KEVIN SAUNDERS Date

B.K. Shah 4/25/08  
 Principal Bhavisha H. Shroff Date

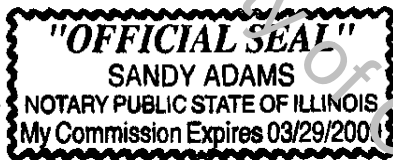
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**ATTENTION NOTARY PUBLIC:** If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF IL

COUNTY OF Cook

Before me, on this day personally appeared BHAVISIA H. STRAFF  
known to me (or proved to me on the oath of \_\_\_\_\_  
or through HARSH STRAFF) to be the person whose name is  
subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and  
consideration therein expressed.



Sandy Adams  
Notary Public

DATE: 4/25/08

**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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Law Title Insurance Agency Inc.-Naperville  
2900 Ogden Ave., Suite 108, Lisle, Illinois 60532  
(630)717-7500, Fax (630)717-7723  
Authorized Agent For: National Land Title

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## SCHEDULE A-1: PROPERTY DESCRIPTION

Commitment Number: 289795L

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*The land referred to in this Commitment is described as follows:*

UNIT NO. 172 IN CREEKSIDE AT THE ESTATES OF INVERNESS RIDGE CONDOMINIUM, AS DELINEATED ON A PLAT OF SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: CERTAIN LOTS OR PARTS THEREOF, IN THE ESTATES AT INVERNESS RIDGE- UNIT 2, BEING A SUBDIVISION OF THE PART OF THE WEST HALF OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED AUGUST 18, 2004, AS DOCUMENT NO. 0423119002, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

FOR INFORMATION ONLY: 01-24-100-023  
1134 ASHLEY LANE, INVERNESS IL 60010  
PLEASE NOTE: THE PROPERTY ADDRESS AND ZIP CODE ARE PROVIDED FOR CONVENIENCE ONLY AND ARE NOT INSURED.