

UNOFFICIAL COPY

Return to:
Ryland Title Co.
1141 E. Main St. Suite 108
E. Dundee, IL 60118



Doc#: 0835933139 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/24/2008 11:22 AM Pg: 1 of 3

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POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, Eric Miller
Eric Miller

do hereby appoint Gary Under
of 6261N OR 60124

my true and lawful attorney, to act for me to purchase, under the terms of a
contract dated MARCH 8, 2008 by and between RYLAND GROUP
(Seller(s) and ERIC MILLER, SYDNEY MILLER & RICHARD MILLER Purchaser(s), the fee
simple property known as

5452 LEEDS RD. (HOFFMAN ESTATES IL
60192 (Property),

and further to sign, execute, acknowledge, endorse and deliver a Deed of Trust or
Mortgage covering the aforesaid property to secure a loan from Ryland Mortgage
Company, an Ohio Corporation (Lender) in the amount of TWO HUNDRED AND
SIXTY-SIX THOUSAND & FIVE HUNDRED & SIXTY-ONE (\$266,561.00).
DATE: 12/24/08

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In furtherance of the above acts, I specifically authorize my attorney, in my name
place and stead for me:

1. to sign, execute and deliver a Note for the above sum and any and all other evidences of indebtedness that my attorney shall deem fit and proper;
2. to accept, prior to the execution of any contract of indebtedness, a written statement or statements from the Lender setting forth the finance charge, the annual percentage rate, the total principal amount of the loan, the total amount of interest to be collected on the loan stated in dollars, the annual effective rate of simple interest charged on the loan, and an itemized amount of payments, in addition to interest, to be collected by the Lender, at the time the loan is made, stated in dollars, and any other disclosures or information concerning the loan which the Lender may believe to be pertinent or which may be required by federal, state or local law;

FIRST AMERICAN TITLE COMPANY
27175 RYLAND AVE. BLDG. 1000
MARIETTA, OHIO 45750
RECORDING DEPT.

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3. to attend the settlement of the mortgage transaction concerning the Property and sign the settlement sheet;
4. to accept, deliver and endorse checks issued in connection with all these transactions;
5. to pay the settlement expenses thereof;
6. to sign, execute and deliver all forms and other documents that may be required by the Lender;
7. to insure the Property for fire and extended coverage insurance in the amount of its purchase price or aggregate principal amount of the loan with any insurance company acceptable to the Lender;
8. to sign, execute and deliver a statement in writing acknowledging notice of the issuance of a mortgagee's title insurance policy, the named insured and amount of coverage thereunder and of the availability of owner's title insurance and the premium therefore;
9. to sign and execute a Deed of Trust and/or other similar documents to be used to record security interest in the Property in the amount of \$266,561.00 for a term of 30 years, with interest at the rate of 6.75 percent or rate prevailing at the time of settlement with the first monthly payment of approximately \$1,728.91, all as my said attorney shall deem fit and proper. I hereby ratify and confirm all such Notes, Deeds, Mortgages, Deeds of Trusts, agreements, payments and all other acts that my said attorney may do for me, and which shall at any time hereafter be made by my said attorney touching and concerning such real estate.

I also confirm herein that the purchase price of the Property shall be \$333,202.00 and that I intend to use said premises as my principal residence.

This Power of Attorney shall not be affected by my disability or uncertainty as to whether I am dead or alive.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this day of October 31, 2008.

Inessa Matello
 WITNESS (MUST BE WITNESSED,
 CAN NOT BE NOTARY)

Eric Miller
 PURCHASER

Witness statement: I believe ERIC MILLER (the principal under

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Power of Attorney) to be of sound mind and memory.

STATE OF Illinois, COUNTY OF COOK
To witness

I HEREBY CERTIFY, THAT on this 31st day of October, 2008,
Before me, the subscriber (Notary Public), Eric Miller
Personally appeared _____ acknowledged the
Due execution of foregoing instrument to be his (her) act.

IN WITNESS WHEREOF, I hereunto set me hand and official seal.



[Signature]
NOTARY PUBLIC

My Commission expires: 08.20.11

Property of Cook County Clerk's Office