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AFFIDAVIT OF ATTORNEY IN FACT AS TO POWER OF ATTORNEY BEING IN FULL FORCE

STATE OF ILLINOIS
COUNTY OF COOK

PERSONALLY appeared before me, BEATRICE H. MEYER, hereafter "Agent", who being duly sworn by me states upon his or her oath and personal knowledge of the following:

1. Agent resides in COOK County, ILLINOIS. The Principal, GILBERT G. MEYER, signed a written Power of Attorney on NOVEMBER 4, 2008 appointing Agent as his/her Attorney-In-Fact. (A true copy of the power of attorney is attached hereto and incorporated herein.)
2. As Attorney-In-Fact and under and by virtue of the Power of Attorney, Agent has this date executed the following described instrument **AFFIDAVIT OF ATTORNEY IN FACT, MORTGAGES, NOTES, DISCLOSURES, AND OTHER REVERSE MORTGAGE LOAN DOCUMENTS.**
3. At the time of executing the above described instrument Agent had no actual knowledge or actual notice of revocation or termination of the Power of Attorney by death or otherwise, or notice of any facts indicating the same.
4. Agent represents that the Principal is now alive, has not, at any time revoked or repudiated the Power Of Attorney; and the Power Of Attorney still is in full force and effect. Agent makes this affidavit for the purpose of inducing **S&I TITLE, INC., FIRST REVERSE FINANCIAL SERVICES, LLC, METLIFE HOME LOANS, THEIR SUCCESSORS AND/OR ASSIGNS**, to accept delivery of the above-described instrument, as executed by me/us in my/our capacity of Attorney(s) - In-Fact for the Principal.

DATED this 16 day of December, 2008.

Beatrice H. Meyer
Agent Signature
BEATRICE H. MEYER
Print Name



Doc#: 0905549012 Fee: \$86.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/25/2009 11:09 AM Pg: 1 of 9

Sworn to and Subscribed before me on this the 16TH day of NOVEMBER, 2008.

Notary Public, First Reverse Mortgage
110 Quail Ridge Blvd
Upsworn at 1033/09
My Commission Expires:

Larry E. Ferries
Notary Public



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DURABLE POWER OF ATTORNEY

[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 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 COURT 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, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM COMPLIES. THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, **YOU SHOULD SEE A LAWYER TO EXPLAIN IT TO YOU BEFORE EXECUTING.**]

I, the undersigned, do make constitute and appoint:

Beatrice H. Meyer

as attorney in fact, hereinafter named; as my true and lawful attorney, for me and in my name, place and stead:

1. TO RECEIVE DEBTS, ETC. To ask, demand, sue for, recover, and receive all sums of money, debts, dues, goods, wares, merchandise, chattels, effects, and things of whatsoever nature or description which now are or hereafter shall be or become due, owing, payable, or belonging to me in or by any right, title, ways or means howsoever, and upon receipt thereof or of any part thereof to make, sign, execute, and deliver such receipts, releases or other discharges for the same respectively as he shall think fit or be advised.
2. TO SETTLE ACCOUNTS. To settle any account or reckoning whatsoever wherein I now am or at any time hereafter shall be in any wise interested or concerned with any person whomsoever, and to pay or receive the balance thereof as the case may require.
3. TO SATISFY MORTGAGES. To receive every sum of money which now is or hereafter shall be due or belonging to me upon the security or by virtue of any mortgage and on receipt of the full amount secured thereby to execute a good and sufficient release or other discharge of such mortgage by deed or otherwise.
4. TO COMPOUND, SUBMIT TO ARBITRATION, ETC. To compound with or make allowances to any person for or in respect to any debt or demand whatsoever which now is or shall at any time hereafter become due and payable to me, and to take and receive any composition or dividend thereof or thereupon, and to give releases or other discharges for the whole of such debts or demands, or to settle, compromise, or submit to arbitration every such debt or demand and every other right, matter, and thing due to or concerning me as my attorney shall think best, and for that purpose to enter into and execute and deliver such bonds of arbitration or other instruments as my attorney may deem advisable in the premises.

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5. TO PROSECUTE AND DEFEND. To commence, prosecute, discontinue, or defend all actions or other legal proceedings touching my estate, or any part thereof, or touching any matter in which I or my estate may be in any wise concerned.
6. TO MANAGE REAL ESTATE. To enter into and upon all real estate matters, to let, manage and improve the same or any part thereof, and to repair or otherwise improve or alter, and to insure any buildings thereon.
7. TO GRANT LEASES, RECEIVE RENTS, ETC. To contract with any person for leasing for such periods, at such rents and subject to such conditions as my attorney shall see fit, all or any of my said real estate, and any such person to let into possession thereof, and to execute all such leases and contracts as shall be necessary or proper in that behalf, and to give notice to quit to any tenant or occupier thereof, and to receive and recover from all tenants and occupiers thereof or of any part thereof all rents, arrears of rent, and sums of money which now are or shall hereafter become due and payable in respect thereof, and also on non-payment thereof or of any part thereof to take all necessary or proper means and proceedings for determining the tenancy or occupation of such tenants or occupiers, and for ejecting the tenants or occupiers and recovering the possession thereof.
8. TO SELL OR EXCHANGE REAL OR PERSONAL ESTATE. To sell, either at public or private sale, or exchange any part or parts of my real estate or personal property for such consideration and upon such terms as my attorney shall think fit, and to execute and deliver good and sufficient deeds or other instruments for the conveyance or transfer of the same, with such covenants of warranty or otherwise as my attorney shall see fit, and to give good and effectual receipts for all or any part of the purchase price or other consideration.
9. TO DEPOSIT MONIES, WITHDRAW, INVEST, ETC. To deposit any monies which may come to his/her hands as such attorney with any bank or banker in my (or his/her own) name, and any of such money, or any other money to which I am entitled which now is or shall be so deposited to withdraw, and either employ as he shall think fit in the payment of any debts, or interest, payable by me, or taxes, assessments, insurance and expenses due and payable or to become due and payable on account of my real and personal estate, or in or about any of the purposes herein mentioned, or otherwise for my use and benefit, or to invest in my (his/her own) name in any stocks, shares, bonds, securities or other property, real or personal as he may think proper and to receive and give receipts for any income or dividend arising from such investments, and all and any such investments or other investments to vary or dispose of for my use and benefit as he/she may think fit.
10. TO BORROW MONEY, MORTGAGE, ETC. To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as my attorney may think fit, and for that purposes to execute all promissory notes, bonds, mortgages, and other instruments which may be necessary or proper; borrow money; mortgage or pledge any real estate or tangible or intangible personal 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.

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11. **TO CARRY ON OR WIND UP BUSINESS.** To carry on or to wind up any business in which I may have an interest, and in connection therewith to use the premises in which the same is or shall be carried on, with the same powers of dealing with stock, capital, and effects, and of entering into business engagements, of increasing or diminishing capital, and generally of transacting the affairs of said business as I myself have or should have.
12. **TO ENGAGE AND DISMISS AGENTS, ETC.** To engage, employ and dismiss any agents, clerks, servants, or other persons, in and about the performance of these presents as my attorney shall think fit.
13. **TO VOTE AT STOCKHOLDERS' MEETINGS, ETC.** To vote at the meetings of stockholders or other meetings of any corporations or company, or otherwise to act as my attorney or proxy in respect of any stocks, shares, or other instruments now or hereafter held by me therein, and for that purpose to execute any proxies or other instruments.
14. **TO EXERCISE FIDUCIARY POWERS SO FAR AS MAY BE DELEGATED.** To exercise any powers and duties vested in me, whether solely or jointly, with any other or others as executor, administrator, or trustee or in any other fiduciary capacity; so far as such power of duty is capable of being validly delegated.
15. **TO EXECUTE DEEDS, BILLS, NOTES, ETC.** For all or any of the purposes of these presents to enter into and sign, seal, execute, acknowledge, and deliver any contracts, deeds or other instruments whatsoever, and to draw, accept, make endorse, discount, or otherwise deal with any bills of exchange, checks, promissory notes, or other commercial or mercantile instruments.
16. **TO PAY HOUSEHOLD EXPENSES AND CHARITABLE SUBSCRIPTIONS.** To pay periodically such sums as my attorney may deem appropriate for my ordinary household expenses, and also in the discretion of my attorney to pay such charitable subscriptions as I have been in the habit of paying (and to make such other payments by way of charity as in the circumstances he shall think that I would make if I were present).
17. **TO ARRANGE MEDICAL ATTENTION.** To arrange for medical, hospital, nursing and convalescent care and treatment, including the admission to hospitals, consenting to treatment, and making applications for insurance, pension and other employment benefits related thereto.
18. **TO ENDORSE, DEPOSIT AND NEGOTIATE PENSION AND WELFARE CHECKS.** To receive, possess, endorse, deposit, negotiate any and all checks payable to me or my order from any firm or government, including administrations thereof, such as the Social Security Administration, Veterans Administration, state and county welfare departments, annuity and insurance companies, unions, charitable corporations and associations and any and all other firms, corporations and individuals, for and in my name and stead or in the name of my attorney.
19. **TO ENTER SAFETY DEPOSIT BOX.** To have access and control of the contents of any and all safety deposit boxes now rented or which may hereafter be rented by me, or for me, as individual or jointly or in common with others.

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20. TO HANDLE ALL TAX MATTERS. To perform any and all acts relating to taxes of the federal or state governments or of any subdivision or municipality, including the preparation, execution and filing of returns, affidavits, schedules and any and all other supporting documents or forms, as well as the power to receive, endorse and collect checks in payment of any refunds of Internal Revenue taxes or other state and federal taxes or assessments, penalties or interest, execute waivers of restrictions or assessment or collection of deficiencies, to execute consents extending the statutory period for assessment or collection of taxes or assessments, to execute closing agreements in respect of a tax liability or a specific matter, to execute a protest to a determination of taxes by a District Director or any other person, and to receive correspondence addressed to me in proceedings involving the above matters at such place as my attorney shall from time to time designate.

21. SUCCESSOR ATTORNEY IN FACT. In the event _____ is unable or unwilling to act as attorney in fact, I nominate and appoint _____ as successor attorney in fact.

All the foregoing authorities and powers, I hereby give and grant to _____ reserving the absolute right to terminate this power at any time.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal this 4th day of November, 2008.

[Handwritten Signature]
SIGNATURE

FOR "X" MARK CERTIFICATION:

WITNESSES to the mark of _____
JADNIGA OLSZOKA-PRZYBYLSKA

Witness 1 Signature

9430 BAY COLONY #2N

Witness 1 Address

847 2972490

Witness 1 Phone Number

Cecylia Radziszewska

Witness 2 Signature

9430 BAY COLONY DR #3N

Witness 2 Address

847 2988308

Witness 1 Phone Number

11-04-2008

Witness 1 Date

Des Plaines, IL 60016

Witness 1 City/State/Zip Code

09-07-42

Witness 1 Date of Birth

11-04-2008

Witness 2 Date

DES PLAINES IL 60016

Witness 2 City/State/Zip Code

08-26-1954

Witness 2 Date of Birth

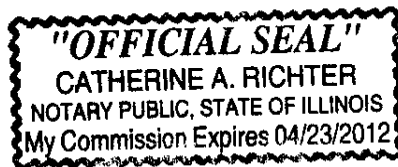
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STATE OF ILLINOIS)
) SS
COUNTY OF Cook)

I, the undersigned, a Notary Public in and for said County and State aforesaid, do hereby certify that Gilbert Meyer who signed by his/her original hand or by the mark herein subscribed, and Jadwiga OLSZKA-Przybylska and Cecylia Radziszwska, who witnessed his/her mark personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and seal this 4 day of November, 2008.

Catherine A. Richter
Notary Public



The undersigned witness certifies that _____, known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the notary public and acknowledge signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe him or her to be of sound mind and memory.

Dated: _____

WITNESS

(THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.) Document prepared by:

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ALTA COMMITMENT

SCHEDULE A

File No.: 200811127

Client File No.:

EXHIBIT A

Unit number 3-1532 in Arlington on the Ponds South Condominium as delineated on a survey of the following described real estate: that part of Lot 1 in Arlington on the Ponds I, being a subdivision in the North West $\frac{1}{4}$ of Section 21, Township 42 North, Range 11 East of the Third Principal Meridian, according to the plat thereof filed May 27, 1987 as document LR 3620381; in Cook County, Illinois; which survey is attached as Exhibit "C" to the Declaration of Condominium filed with the Registrar of Titles June 16, 1987 as document LR3626520; together with its undivided percentage interest in the common elements, in Cook County, Illinois.

PIN: 03-21-100-027-1123

C/K/A: 1532 North Kendal Court, Arlington Heights, IL 60004

**STEWART TITLE
GUARANTY COMPANY**