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Doc#: 0915405023 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/03/2009 10:43 AM Pg: 1 of 4

Property of Cook County Clerk's Office

[Space Above This Line For Recording Data]

CT18499050
After recording return to:
Yueming Mao
1133 Ashley Lane
Inverness, IL 60010

Prepared by:
Yueming Mao
1133 Ashley Ln
Inverness, IL
60010

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, YUEMIN MAO, whose address is 1133 ASHLEY LANE, INVERNESS, IL 60010, Cook County, appoint ZHOU YU, whose address is 1133 ASHLEY LANE, INVERNESS, IL 60010, Cook County, 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 subject does not have its own individual APN# assigned yet. The developer's PIN is 01-24-100-⁰⁴⁵040-0000. The property is described as:

(See Attached for Legal Description)

and has an address of 1133 ASHLEY LANE, INVERNESS, IL 60010.

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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.

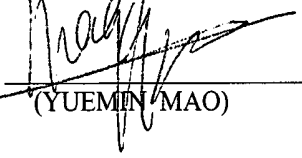
Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

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.

Witness: Chitra Samuel Samuel 02/07/09 Principal:  2-7-09
 Print Name and Signature Date (YUEMIN MAO) Date

Witness: Annie Mateo Annie Mateo 2/7/09
 Print name and Signature Date

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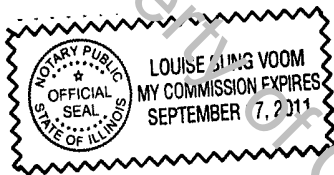
ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

a

STATE OF Illinois

COUNTY OF Cook

Before me, on this day personally appeared YUEMIN MAO,
known to me (through verifying her driver's license M000-9607-5848) 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.



Louise Bing Voom
Notary Public

2/7/09
Date

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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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 008459259 VH

STREET ADDRESS: 1133 ASHLEY LANE

UNIT 1133

CITY: INVERNESS

COUNTY: LAKE

TAX NUMBER: 01-24-100-045-0000

LEGAL DESCRIPTION:

UNIT NO. 127 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 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.