

UNOFFICIAL COPY



Doc#: 0923011020 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/18/2009 10:34 AM Pg: 1 of 5

FIRST AMERICAN TITLE

ORDER # 1965693

SPECIFIC DURABLE POWER OF ATTORNEY

[Space Above This Line For Recording Data]

After Recording Return To: Diane Caplan
515 Kuy Ave, Wilmette IL 60091

Prepared By:

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.

Section: _____ Lot: _____
Block: _____ Unit: _____

Specific Durable Power of Attorney
1U015-XX (12/07)(d/i)

Page 1 of 4



* 23991 *



* 210773654000001U015 *

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DOC ID #: 00021077365407009

I, Diane COTTON CAPLAN

whose address is

515 KNOX AVE

WILMETTE, IL 60091-2168

appoint

Wayne Caplan

whose address is

515 KNOX AVE, Wilmette, IL 60091

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:

*Single family residence
see attached for legal description*

and has an address of

515 KNOX AVE

WILMETTE, IL 60091-2168

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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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 \$ 0 . 00 ; (3) the amount of the loan to be secured by the Property is \$ 321 , 500 . 00 ; 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.

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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 HERFIN.

Diane Cotton Caplan 7/21/09
 Principal Date
 DIANE COTTON CAPLAN

[Signature] 7/21/09 *[Signature]* 7/21/09
 Witness Date Witness 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.

Notary Public must ensure the acknowledgment is in correct form.

STATE OF IL
COUNTY OF Cook

The foregoing instrument was acknowledged before me this 21st day of July
Notary Public

Specific Durable Power of Attorney
1U015-XX (12/07)

"OFFICIAL SEAL"
 Katarzyna Bober
 Notary Public, State of Illinois
 Cook County
 My Commission Expires 12-04-2011

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EXHIBIT A

LEGAL DESCRIPTION

Legal Description: LOT 9 AND THE NORTH 10 FEET OF VACATED PUBLIC ALLEY SOUTH AND ADJOINING SAID LOT IN BLOCK 5 IN SKOKIE BOULEVARD ADDITION TO WILMETTE, BEING A SUBDIVISION OF LOTS 1, 2 AND 3 OF ROEMER'S SUBDIVISION OF LOTS 38, 39 AND 40 OF COUNTY CLERK'S DIVISION OF SECTION 32, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: 05-32-115-008-0000 Vol. 0107

Property Address: 515 Knox Avenue, Wilmette, Illinois 60091

Property of Cook County Clerk's Office