

# UNOFFICIAL COPY



Doc#: 0930005081 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/27/2009 01:18 PM Pg: 1 of 4

182

SP

-----[Space Above This Line For Recording Data]-----

After recording return to:  
Yunqian Xie  
2001 N Hoyne Avee  
Chicago,IL 60647

Prepared by: Yunqian Xie

## 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, Xiaoming Zhang,

Whose address is 2001 N. Hoyne Ave. Chicago, IL 60647.

appoint Yunqian Xie,

whose address is 2001 N. Hoyne Ave, Chicago, IL 60647.

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: PIN#14-31-139-051-0000(see title)

and has an address of 2001 N. Hoyne Ave. Chicago, IL 60647.

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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 \$ N/A; (3) the amount of the loan to be secured by the Property is \$ N/A; 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.

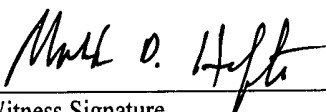

**Conventional Loan:** My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.


## 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.

 09/24/09  
 Witness Signature \_\_\_\_\_ Date  
 MARK D. HEFT 09/24/09  
 Witness Print Name \_\_\_\_\_ Date  
 09/24/09  
 Witness Signature \_\_\_\_\_ Date  
 Josephine Searles 09/24/09  
 Witness Print Name \_\_\_\_\_ Date

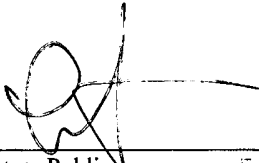
 2009. 9.24  
 Principal - Xiaoming Zhang \_\_\_\_\_ Date

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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 People's Republic of China  
Municipality of Shanghai ) SS:  
Consulate General of the )  
COUNTY OF United States of America )

Before me, on this day personally appeared Xiaoming Zhang,  
known to me (or proved to me on the oath of \_\_\_\_\_  
or through Chinese passport ) 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.

  
\_\_\_\_\_  
Notary Public Laura E. Anderson  
Vice Consul of the United States  
of America

**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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STREET ADDRESS: 2001 NORTH HOYNE AVENUE

CITY: CHICAGO

COUNTY: COOK

TAX NUMBER: 14-31-139-051-0000

**LEGAL DESCRIPTION:**

PARCEL 1:

THE NORTH 20.10 FEET OF THE SOUTH 21.10 FEET OF THAT PART OF THE WEST 42.20 FEET OF THE FOLLOWING DESCRIBED TRACT: LOTS 5,6,7,8 AND 9 IN SHERMAN'S ADDITION TO HOLSTEIN, SAID ADDITION BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS, UTILITIES, USE, ENJOYMENT AND ENCROACHMENTS AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS, AND EASEMENTS FOR ARMITAGE PARK TOWNHOUSES, RECORDED AS DOCUMENT NUMBER 98497681.

Property of Cook County Clerk's Office