



Doc#: 1002041010 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 01/20/2010 10:44 AM Pg: 1 of 4

2/5

090297309535

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

After recording return to:

Ahmed Gaghamin
15027 S 82nd Ave
Orland Park, IL 60462

Prepared by:

Ahmed Gaghamin
15027 S 82nd Ave
Orland Park, IL 60462

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.

4c

I, AHMED GAGHAMIN & SAWSAN JABER, whose address is 15027 S 82nd Ave, Orland Park, IL 60462, appoint YAHIA JABER, whose address is 16701 Tudor Lane, Tinley Park, IL 60477 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:

SEE ATTACHED EXHIBIT A FOR LEGAL DESCRIPTION

and has an address of 9042 Kensington Way, Orland Park, IL 60462

2. AGENT'S AUTHORITY

Attorneys' Title Guaranty Fund, Inc.
18 Wacker Rd., STE 2400
Chicago, IL 60606-4650
Attn: Search Department

UNOFFICIAL COPY

(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:

- (a) Real estate transactions.
- (b) Financial institution transaction
- (c) Stock and bond transaction
- (d) Safe deposit transactions
- (e) Insurance and annuity transactions
- (f) Retirement plan transaction
- (g) Tax matters
- (h) Claims and litigation
- (i) Commodity and option transaction
- (j) Business operations
- (k) Borrowing transactions
- (l) Estate transaction
- (m) All other property powers and transaction
- (n) Sign and execute any and all documents needed or related to waive homestead rights

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 **\$260,000.00**; (3) the amount of the loan to be secured by the Property is **\$220,000.00 or any other amount that is required**; 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.

UNOFFICIAL COPY
ATTORNEYS' TITLE GUARANTY FUND, INC.

LEGAL DESCRIPTION

Legal Description:

LOT 29 IN ORLAND SQUARE VILLAGE UNIT 7, BEING A RESUBDIVISION OF PART OF LOT 9 IN ORLAND SQUARE VILLAGE UNIT 11 SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Permanent Index Number:

Property ID: 27-15-222-006

Property Address:

9042 KENSINGTON WAY
ORLAND PARK, IL 60462

Property of Cook County Clerk's Office

UNOFFICIAL COPY

[Signature]
Agent
Yahia Jaber
AUG 18 2009
Date

[Signature]
Principal
Ahmed Gaghamin
AUG 18 2009
Date

[Signature]
Principal
SAWSAN JABER
AUG 18 2009
DATE

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 ILLINOIS
COUNTY OF COOK

Before me, on this day personally appeared, **Ahmed Gaghamin & Sawsan Jaber**, known to me (or proved to me on the oath of _____ or through (PROOF OF IDENT. DRIVERS LIC - PASSPORT)) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

AUG 18 2009



[Signature]
Notary Public

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.

DATE _____