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1019726146 Fee: \$82.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 07/16/2010 02:19 PM Pg: 1 of 8

### **POWER OF ATTORNEY**

Prepared by and Mail to.

Of Cottoning Clert's Office **BHAVNA KACHHIA** 1311 SOUTHBRIDGE LN SCHAUMBURG, IL 60194

ATGF, INC.

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#### ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE: THE PURPOSE OF THE POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOU 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 YOU BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOU ( A SENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ALTOPNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW LAPPECSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. IF THER: LE ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

Power of Attorney, made this 29 day of Jule 2010	
BHAYN G. KACHHIA 1131 SONTHBRIDGE LN SCHLUMBURG	
(It sent name and address of principal)	
hereby appoint: DIVYESHKUMAP- PATTEL 1350 CANDLEWOOD LN HOPPMAN BETWEE	IL
(hose theme and address of agent)	
as may anomey-in-fact (my "agent") to act for me and ", my name ( in any way t could act in person) with respect to the following	
powers, as defined in Section 3-4 of the "Statutory Short F rm Power of Attorney for Property Law" (including all amendments),	٠
but subject to any limitations on or additions to the specified powers reserted in paragraph 2 or 3 below:	

(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLL) WING CATEGORIES OF FOWERS YOU DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE THE TITLE OF JAT. CATEGORY WILL CAUSE THE POWERS DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AG. NT. TO STRIKE OUT A CATEGORY YOU MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGORY.)

(a) Real Estate Transactions.

(g) Retirement plan transactions.

(h) Social Security, employment and military service.

(m) Borrowing transactions.
(n) Estate transactions
(o) All other property powers

(d) Tangible personal property transactions. (1) Tax matter

(a) Fele deporit how trappactions.

(f) Insurance and amounty transactions

(i) Claims and litigation.
(k) Commodity and option transactions

transactions.

(LIMITATIONS ON AND ADDITION TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

- 2. The powers granted above shall not include the following powers or shall be modified or limited in the following particulars (here you may include any specific limitations you deem appropriate, such as a prohibition or conditions on the state of particular stock or real estate or special rules on borrowing by the agent):
- 3. In addition to the powers granted above, I grant may agent the following powers (here you may add any other delegable powers including, without limitations power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants or revoke or amend any trust specifically referred to below):

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL DISCRETIONARY DECISIONS, IF YOU WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY DECISION MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)

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4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons whom my agent may select, but such delegation may be revoked by any agent (including any successor) named by me who is acting under this power of attorney at the time of reference.

(YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER THIS POWER OF ATTORNEY. STRIKE OUT THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.)

5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney. (THI POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSEN I AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME FEECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INITIALING AND COMPLETING EITHER (OR BOTH) OF TP': F( LLOWING:) INE 28th in power of attorney shall become effective on (Insert a future date or event juring your lifetime, such as court determination of your disability, when you want this power to first take effect.) ) This power or ar array shall terminate on (Insert a future date or event during your li etime, such as court determination of your disability, when you want this power to first take effect.) (IF YOU WISH TO NAME SUCCESSOR AGENT: ID STAT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPHS.) 8. If any agent named by me shall die, become inc impetent, resign or refuse to accept the office of agent, I name the following (each to act alone and successively, in the order nameu, or su reessor(s) to such agent: For purpose of this paragraph 8, a person shall be considered to be incompetent if and while the person is a minor or an adjudicated incompetent or disabled person or the person is unable to give prompt and intuligen consideration to business matters, as certified by a licensed physician. (IF YOU WISH TO NAME YOUR AGENT AS GUARDIAN OF YOUR ESTATE, IN 1 HE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO IT TETAINING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT'S JCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS AND WELFARE. STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.) 9. If a guardian of my estate (my property) is to be appointed, I nominate the agent acting und ri its power of attorney as such guardian, to serve without bond or security. 10. I am fully informed as to all the contents of this form and understand the full impact of this grant of powers to may ngent. Signed B.G. Kachhia (YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.) I certify that the signatures of my agent (and successors) are correct. Kachhice (Principal) (Principal) (successor agent) (Principal) (successor agent)

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(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM BELOW.)
State of ILL )
State of ILL ) SS.  Country of Cock )
The undersigned, a notary public in and for the above county and state, certifies that Bulks G KACHAR
known to the to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me in person and a so would ged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes the sign of the instrument as the signature(s) of the agent(s).
purposes the line of forth (, and certified to the correctness of the signature(s) of the agent(s)
Dated: OFFICIAL SEAL DIVINITION OF THE PROPERTY OF THE PROPERT
SEM APSHNA KACHHIA  NOTARY PUBLIC - STATE OF ILLINOIS  MY COMMIL SICN SPIRES: 10/26/10
My commission expires 10/26/10
My commission expires 19 Mario
The undersigned witness certifies that  Known to me to be the same person whose name is substribed as principal to the foregoing power of attorney, appeared before me and the notary public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the use and purposes therein set forth. I believe him or her to be af sound mind and memory.
$O_{*}$
Dated: 6 29 10 (Seal) Kakess
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.)
This document was prepared by:
BHANNA C KACHHIA
BHAYNA G KACHHIA  1131 SOUTHBRIDGE LN
Schrimburg IL 60194

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#### Appendix

Name: Bhavna G. Kachhia

Subject Address: 1715 Westbridge Court, Schaumburg, Il 60194

Legal Description: ALL OF LOT 35, EXCEPT THE EASTERLY 44.96 FEET AS MEASURED AT RIGHT ANGLES TO THE EAST LINE OF SAID LOT 35, IN SOUTHBRIDGE COMMONS, BEING A SUBDIVISION OF PART OF THE NORTHY. (S) QUARTER OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 9, 1986 AS DOCUMENT NUMBER 86284370, AMERICS BY A CERTIFCATE OF CORRECTION RECORDED AS DOCUMENT NUMBER 87194849, IN COOK COUNTY, (LUNOIS

PIN: 07-17-110-064-0000

The space above is not part of the original statutory form. It is only for the agent's use in recording this form when necessary for real estate transactions.

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#### Section 3-1 of the Illinois Statutory Short Form Power of Attorney for Property Law

Section 3-4. Explanation of powers granted in the statutory short form power of antomey for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of any of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authorn; to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every ty core operty or transaction covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect male or fractional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form; but the agent will not ave power under any of the statutory categories (a) through (o) to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests at death under any with trust joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or occurred of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be equired to use due care to act for the benefit of the principal in accordance with the terms of the statutory property power and will be liable for negligent exercise. the agent may act in person or through others reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts r aso tably necessary to implement the exercise of the powers granted to the agent.

- (a) Real estate transact ons. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term includes, without li nit tion, real estate subject to a land trust and all beneficial interests in and powers of direction under any land oru t): collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title to real state; grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no d'sability.
- (b) Financial institution transactions. The agent is a not rized to: open, close, continue and control all accounts and deposits in any type of financial institutions (which term includes, without limitation, banks, trust companies, savings and buildings and loan associations, credit unions and brokerage firms); deposit in and withdraw from and write checks on any financial unstitution account or deposit; and in general, exercise all powers with respect to financial institution transactions which the principal could if present and under no disability.
- (c) Stock and bond transactions. The agent is authorized to; buy and sell all ypes of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of news ment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities, exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.
- (d) Tangible personal property transactions. The agent is authorized to; buy and sell, lease, exchange, collect, possess and take title to all tangible personal property; move, store, restore, maintain, repair, improve, manage, preserved, insure and safekeep tangible personal property; and in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.
- (e) Safe deposit box transactions. The agent is authorized to; open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.

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- (f) Insurance and annuity transactions. The agent is authorized to; procure, acquires, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, property or liability insurance); pay premiums or assessments on or surrender and collect all distributions, proceeds or benefits payable under any insurance or annuity contract; and in general, exercise all powers with respect to insurance and annuity contracts which the principal could if present and under no disability.
- (g) Retirement plan transactions. The agent is authorized to; contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change proment options for the principal under any retirement plan; make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed plan; and, in general, exercise all powers with respect to retirement plans and retirement plans account balances which the principal could if present and under no disability.
- (h) Social Security, une application for Social Security, unemployment or military service prepare, sign and file any claim of application for Social Security, unemployment or military service benefits; sue for, settle or abandon at v c aims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposite any account, collect, receipt for, and take title to and hold all benefits under any Social Security, unemp oyment, military service or other state, federal, local, or foreign statute or regulation; and in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.
- (1) Tax matters. The agent is authorized to: sign, ve.ify and file all the principal's federal, state and local income, gift, estate, property and other tax returns, in its ling joint returns and declarations of estimated tax; pay all taxes; claim, sue for and receive all tax funds; examine and copy all of the principal's tax returns and records; represent the principal before any federal, state or local revenue agency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal as required to settle, pay and determine all tax liabilities; and, in general, exercise all powers with respect to tay matters which the principal could if present and under no disability.
- (j) Claims and litigation. The agent is authorized to: institute, persecute, defer 1, ab indon, compromise, arbitrate, settle and dispose of any claim in favor or against the principal or an, property interests of the principal; collect and receipt for any claim or settlement proceeds and waive or rule se all rights of the principal; employ attorneys and others and enter into contingency agreements and other contracts as necessary in connection with litigation; and, in general, exercise all powers with respect to claims and litigation which the principal could if present and under no disability.
- (k) Commodity and option transactions. The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities futures contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures broker, and, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.
- (l) Business operations. The agent is authorized to: organize or continue and conduct any business (which term includes, without limitation, any farming, manufacturing service, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or other legal entity; operate, buy, sell, expand, contract, terminate or liquidate any business; direct, control, supervise, manage or participate in the operation of any business and engage,

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compensate and discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all powers with respect to business interest and operations which the principal could if present and under no disability.

- (m) Borrowing transactions. The agent is authorized to: 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.
- renounce, 2.5 m, disclaim, demand, sue for, claim and recover any legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; assert any interest in and exercise any power over any must estate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal or and if present and under no disability; provided, however, that the agent may not make or change a will and roay not revoke or amend a trust revocable or amendable by the principal or require the trustee of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statutory property power form.
- (a) All other property powers and transparations. The agent is authorized to: exercise all possible powers of the principal with respect to all possible types of property and interests in property, except to the extent the principal limits the generally of this category (a) by striking out one or more of categories (a) through (b) or by specifying other limitation, in the statutory property power form.