Prepared by: Michael Ehms 1600 Golf Road Ste 100 Rolling Meadows IL 60008

Return to: First American Title 2605 Enterprise Road Clearwater FL 33759

### SPECIFIC DURABLE POWER OF ATTORNEY

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NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT 1422 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 POW'R OF ATTORNEY IF YOU LATER WISH TO DO SO.

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Section:	Lot:	
Block:	Unit: <u>6558-3</u>	
wer of Attorney	Page 1 of 4	
<b>i/</b> i)	Page 1 of 4	

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





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# **UNOFFICIAL COPY**

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### **UNOFFICIAL COPY**

DOC ID #: 00022809669609010

#### 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:

Purclas: the Property
Refinar te to pay off existing liens on the Property
Construct the w dwelling on the Property
Improve, alter or repair the Property
Withdraw cash equity from the Property
Establish a line of creat 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 extitlement 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 \$190,174.00 ; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive fecers 1-, 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- ar d 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 a 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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## **UNOFFICIAL COPY**

DOC ID #: 00022809669609010 THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

	9/2/10		
Witness	O Pate	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 Flinois
COUNTY OF Boone

The foregoing instrument was acknowledged before me this

Mosk J. Sandwick

Notary Public Mark G. Sand wick

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

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OFFICIAL SEAL
MARK G SANDWICK
NOTARY PUBLIC - STATE OF ILLINGS
MY COMMISSION EXPIRES:09/28/13

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DOC ID #: 00022809669609010

### LEGAL DESCRIPTION EXHIBIT A

Real property in the City of Chicago, County of COOK, State of Lilinois, described in sollows: Unit 6558-3 In the Berkshire Commons Condominum as Delineated on a survey of the Following Described real Estate: Lot 1 In BLOCK 1 IN DEVON- CALIFORNIA ADDITION TO ROGERS PARK, BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 36 TOWNSHIP 41 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS. WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED ON DECEMBER 12, 200° AS DOCUMENT NUMBER 0534619007, TOGETHER WITH ITS UNDIVIDED PERCENTAGE JATEPEST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY. PARCEL 2: THE EXCLUSIVE RIGHT TO THE USE OF STORAGE SPACE S-11 AS A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY RECORDED DECEMBER 12,2005 AS DOCUMENT NUMBER 0534619007

\*\*PAY-10-36-417-035-1006\*\*

Legal Description Exhibit A 1C404-XX (08/08)(d/i)



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