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Doc#: 1030241057 Fee: \$66.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/29/2010 11:34 AM Pg: 1 of 4

DOC ID #: 00022682935310010

I, Elena KOURUKLIS
whose address is
1900 TWEED ROAD
INVERNESS, IL 60067
appoint BILL N. KOURUKLIS, MY HUSBAND
whose address is
1900 TWEED ROAD, INVERNESS, IL 60067
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 EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

and has an address of
1900 TWEED RD
INVERNESS, IL 60067-4253

PROPERTY OF COOK COUNTY CLERK'S OFFICE

BOX 441

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P 4
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SCY
INI C.J.

204037

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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 \$417,000.00; 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 HEREIN.

Elena Kouruklis 10/7/10
Principal Date
ELENA KOURUKLIS

[Signature] 10/7/10
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.

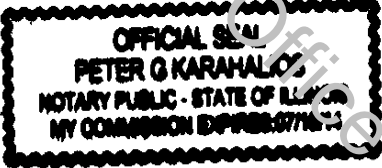
Notary Public must ensure the acknowledgment is in correct form.

STATE OF Illinois
COUNTY OF COOK

The foregoing instrument was acknowledged before me this 7th DAY OF OCTOBER, 2010 by ELENA KOURUKLIS

[Signature]
Notary Public

Specific Durable Power of Attorney
1U 015-XX (12/07)



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Commitment Number: 204037

SCHEDULE C

PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

LOT 11 IN BALDWIN HILLS, BEING A SUBDIVISION IN SECTION 8, SECTION 9, SECTION 16 AND SECTION 17, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 16, 1955 AS DOCUMENT 16448152, ALSO REGISTERED AS DOCUMENT 1640502, IN COOK COUNTY, ILLINOIS.

02-08-400-005-0000

CKA: 1900 Tweed Road , Inverness, IL, 60067