

# UNOFFICIAL COPY



First American Title

Check # 2137704

NCJ-467406

1063780

Doc#: 1100534078 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 01/05/2011 02:19 PM Pg: 1 of 5

## SPECIFIC DURABLE POWER OF ATTORNEY

Space Above This Line For Recording Data

After Recording Return To: 7502 W Ainslie St, Harwood Heights, IL

Prepared By: Binod Dhunjel  
7502 W Ainslie St, Harwood Heights, IL

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.

Section: \_\_\_\_\_ Lot: \_\_\_\_\_  
Block: \_\_\_\_\_ Unit: \_\_\_\_\_

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

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I, KALPANA SARKOTA  
whose address is

7225 DIVISION ST # 9 RIVER FOREST IL 60805  
appointed ANAND DHUNCEL  
whose address is

7225 DIVISION ST # 9 RIVER FOREST IL 60805  
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:

2 story <sup>single</sup> family home

and has an address of

7502 W Ainslie, Woodwood Heights

IL - 60706

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

KALPANA SAPKOTA 12/27/2010  
Principal Date

Megan Cook 12/27-10  
Witness Date

Traci Mercer 12/27/2010  
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 Kansas  
COUNTY OF Shawnee

The foregoing instrument was acknowledged before me this Dec 27 2010 by Kalpana Sapkota  
Taru Woolery  
Notary Public 12/27/2010

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



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Property of Cook County Clerk's Office

LOT 39 IN OLIVER SALINGER AND COMPANY'S LAWRENCE AVENUE MANOR,  
BEING A SUBDIVISION OF LOT 3 IN CIRCUIT COURT PARTITION OF THE EAST ½  
OF THE SOUTHEAST ¼ AND PART OF THE WEST ½ OF THE SOUTHEAST ¼ AND  
NORTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION 12, TOWNSHIP 40 NORTH,  
RANE 12 EAST OF THE THIRD PRINCIPAL MERIDAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 7502 WEST AINSLIE STREET  
HARVODD HEIGHTS, ILLINOIS

PERMANENT INDEX NO. 12-12-420-039-0000