

# UNOFFICIAL COPY



Doc#: 1105557068 Fee: \$52.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/24/2011 01:42 PM Pg: 1 of 9

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MAIL TO:  
Moskal & Associates, Ltd.  
15601 South Cicero Avenue  
Suite 101  
Oak Forest, Illinois 60452

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## POWER OF ATTORNEY

### Legal Description:

Unit 5-3B and Garage Unit G-5-3B in Ridge Point Condominiums as delineated on a survey of the following described real estate: That part of Lot 1 in Murden Meadows, being a Subdivision of the North 5 acres of the South 10 acres of the North 20 acres of the East & #189; of the Northwest  $\frac{1}{4}$  of Section 18, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois, which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document No. 98-725017, as amended from time to time, together with its undivided percentage interest in the common elements, in Cook County, Illinois.

Permanent Real Estate Index Number: 28-18-101-044-1058

Address of premises: 6850 Ridge Point, Unit 3B, Oak Forest, Illinois 60452

This instrument was prepared by: Tobin & Ramon  
Attorneys at Law  
530 South State Street  
Suite 200  
Belvidere, Illinois 61008

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## POWER OF ATTORNEY FOR PROPERTY

Instrument prepared by:

TOBIN & RAMON  
Attorneys at Law  
530 South State St.  
Suite 200  
Belvidere, IL 61008

I, ALLISON R. RAMON, of Oak Forest, Illinois, executed a power of attorney for property dated August 11, 2007, appointing MARY DANIELLE DE GROOT as my agent. Pursuant to §4-6 of the Illinois Power of Attorney Act, I hereby revoke said power of attorney for property in its entirety. I do hereby appoint my mother LOIS CANNELL RAMON, of Belvidere, Illinois (referred to below as "my attorney"), my true and lawful agent and attorney, for me and in my name with reference to any interest from time to time owned by me in property, real or personal, wherever located ("property"), or other matters in which I from time to time may have a personal or financial interest:

1. To deposit in or withdraw from any bank, trust company, savings association, safe deposit company, broker or other depository or agent any moneys or other property and to examine or receive related records, including canceled checks.

2. To open and enter on my behalf any safe deposit box rented or held by me alone or jointly with others, at any time to deposit in such box and to remove from such box any part or all of the contents thereof, including any security or tangible personal property, as often and as freely as I could do if personally present, and to cancel or modify the lease under which such box is rented and to surrender or exchange the same.

3. To pay my ordinary household expenses, to arrange for and pay the cost of the services of a companion for me; and to make application for insurance, pension or employee benefits related to my health care and treatment.

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4. To retain, invest in, acquire by purchase, subscription, lease or otherwise manage, sell, contract to purchase or sell, grant, obtain or exercise options to purchase, options to sell or conversion rights, assign, transfer, convey, deliver, endorse, exchange, pledge, mortgage, abandon, improve, repair, maintain, insure, lease for any term and otherwise deal with all property, and to release and waive any right of homestead therein, if any.

5. To enter upon and demand possession of, maintain, manage, improve, subdivide, resubdivide, raze, alter, dedicate, vacate, partition, release, lease or renew, amend or extend leases for any term, contract to make leases, grant options to lease or to purchase the whole or any part of the reversion, contract regarding the manner of fixing present or future rentals, grant easements or charges of any kind on or with respect to, and cultivate, irrigate and operate, all interests in real estate now or hereafter owned by me, including beneficial interests in any trust and leasehold interests, and related improvements, equipment and supplies, alone or with others, by general or limited partnerships, trust agreements, joint ventures, corporations, associations, sharecrop agreements, leases, management or agency agreements, participation in government programs or otherwise.

6. To borrow from any source for any purpose and mortgage or pledge any property to any lender, including my attorney individually.

7. To demand, sue for, receive and otherwise take steps to collect or recover all debts, rents, proceeds, interest, dividends, annuities, securities for money, goods, chattels, bequests, income from property, damages and all other property to which I may be entitled or which are or may become due me from any person or organization; to commence, prosecute or enforce, or to defend, answer or oppose, contest and abandon all legal proceedings in which I am or may hereafter be interested; and to settle, compromise or submit to arbitration any accounts, debts, claims, disputes and matters now existing or which may hereafter arise between me and any other person or organization and to grant an extension of time for the payment or satisfaction thereof on any terms with or without surety.

8. To continue to carry, purchase, cancel or dispose of fire, casualty, property or income protection, medical, hospital, life, liability or other insurance and to pay any premiums thereon.

9. To vote and give proxies to vote securities and approve or oppose mergers, consolidations, foreclosure, liquidations, reorganizations or changes in the financial structure of any organization, and all other matters which may come before the shareholders; and to enter into voting trusts and other agreements

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restricting the voting, transfer or other use or disposition of interests in any organization.

10. To retain, continue to operate, manage, organize, acquire, invest in, terminate and dispose of, alone or with others, proprietorships, corporations, limited or general partnerships, joint ventures, land trust or other business or property-holding organizations under the laws of any jurisdiction; to lease, sell, purchase or otherwise transfer any property to or from, make further investments in or advance or loan funds to, with or without security, and incur obligations on account of or for the benefit of, any such organization; and to employ any person for such purpose and delegate to them such powers and discretions as my attorney considers advisable.

11. To undertake performance of any and all acts, whether or not otherwise specifically enumerated herein, including the sale of any property or the borrowing of any funds, which my attorney considers necessary or appropriate in order to purchase United States Treasury bonds redeemable at par in payment of federal estate taxes; provided, however, that nothing herein shall be construed as requiring my attorney to acquire any such bonds.

12. To appear and represent me in regard to and to take all actions convenient or appropriate in connection with taxes imposed by any municipal, state, United States or foreign authority or government relating to any tax liability or refund, abatement or credit (including interest or penalties) due or alleged to be due from or to me or any other person or organization, association or trust for which I am responsible for the preparation, signing, executing, verifying, acknowledging or paying of any tax due or filing of a return or report, including without limitation federal or state income or gift tax, for any and all taxable years or periods; and for such purposes to inspect or receive copies of any tax returns filed by or for me, reports or other papers or documents, compromises or adjustments of any and all claims.

13. To prepare, draw, make, sign, execute, seal, acknowledge, verify, discount, accept, endorse, with or without recourse on me, waive demand, notice and notice of protest, file and deliver on my behalf any and all checks, options, orders, notes, drafts, overdrafts, certificates of deposit, bills of exchange, deeds, directions to land trustees, mortgages, leases, powers of sale, drafts, bonds (of indemnity or otherwise) and contracts, transfers, assignments, proxies, agreements, receipts, releases, release deeds, composition agreements, discharges, income or personal or intangible property or gift or other tax returns, estimates, declarations, certificates, schedules, statements, claims of abatement, refund or credit, protests, requests (including requests for rulings from proper authorities), applications, waivers (including waiver or restrictions on the assessment or collection

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of any deficiency or additional tax), acceptances (including acceptance of any determination or proposed determination of additional tax or overassessment or overpayment of tax, including interest and penalties), consents or waivers or agreements for a later determination and assessment and collection of taxes than is provided by applicable statutes of limitations, closing agreement (whether in respect of a tax liability or a specific matter or otherwise), petitions, pleadings, motions, stipulations, consents and any other papers, documents or writings or things, with or without guarantees, surety obligations, covenants, warranties, indemnifications, representations, powers of substitution, affirmations or otherwise.

14. To appoint and employ, with or without compensation, any accountants, attorneys at law, investment counsel, agents, servants or other persons, including their agents and associates, and to dismiss or discharge the same and to appoint or employ any others in their stead as my true and lawful attorneys, to appear and represent me as to all matters covered by this power of attorney, or for any other purpose including but not limited to, appearances before the Treasury Department of the United States, the Tax Court of the United States, the United States Court of Claims or any other court of the United States or the District of Columbia, or any state, municipal or foreign court, and any department or official of the United States government or any state, municipal or foreign government, with full power and authority to such agents and attorneys to do any and all acts convenient or appropriate in connection with such matters, including the specific acts described above, and to substitute attorneys and agents subsequent to the date of such appointment and prior to any revocation thereof, and to delegate or revoke the authority so granted to them.

15. To pay, as my attorney shall think fit, any debts, or interest, payable by me, or taxes, assessments, and expenses due and payable or to become due and payable for my use and benefit, or for the use and benefit of any person to whom I have an obligation of support.

16. To the extent that my attorney thinks I might have done, to make, unconditionally or upon such terms and conditions as my attorney shall think fit, such donations or contributions to publicly supported charities, private operating foundations and private foundations, all as defined in present Internal Revenue Code §170 or any equivalent statute. My attorney shall have sole discretion in making such donations or contributions, or my attorney may also make subscriptions, for any reason that my attorney determines such donations, contributions or subscriptions shall be made.

17. To the extent my attorney thinks I might have done, to make, unconditionally or upon such terms and conditions as my

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attorney shall think fit, such gifts to any one or more of those persons consisting of my spouse, my descendants and the spouses of my descendants, and/or the beneficiaries of my estate whether by trust or will, in my attorney's sole discretion and for any reason my attorney determines.

18. To substitute and appoint in my attorney's place and stead (on such terms and at such salary or compensation as my attorney shall think fit) one or more attorney or attorneys to exercise for me as my attorney or attorneys any or all of the powers and authorities hereby conferred, and to revoke any such appointment from time to time, and to substitute or appoint any other(s) in the place of such attorney or attorneys, as my attorney shall, from time to time, think fit.

19. Finally, (without prejudice to and in enlargement of the authority above conferred) to execute each and every instrument, to undertake each and every obligation, and to take from time to time any and all action of whatsoever nature and with relation to any matters whatsoever, whether or not specifically mentioned herein, and to exercise in respect thereto as full and complete power and discretion as I myself might or could do.

My attorney shall exercise or omit to exercise the powers and authorities granted herein in each case as my attorney in my attorney's own absolute discretion deems desirable or appropriate under existing circumstances. I hereby ratify and confirm as good and effectual, at law or in equity, all that my attorney, and any agents and attorneys appointed by my attorney, and their agents, associates and substitutes, may do by virtue hereof. However, despite the above provisions nothing herein shall be construed as imposing a duty on my attorney to act or assume responsibility for any matters referred to above or other matters even though my attorney may have power or authority hereunder to do so.

If any power or authority hereby sought to be conferred upon my attorney should be invalid or unexercisable for any cause or not recognized by any person or organization dealing with my attorney, the remaining powers and authorities given to my attorney hereunder shall nevertheless continue in full force and effect.

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Each person, partnership, corporation or other legal entity relying or acting upon this power of attorney shall be entitled to presume conclusively that this power of attorney is in full force and effect unless written notice shall have been given by me to such person, partnership, corporation, or other legal entity that this power has been revoked. In addition revocation of the appointment of my attorney shall not be effective until my attorney has received actual notice of its revocation in writing from me and delivered to my attorney; until receipt of such actual notice, my attorney shall not be liable to me for any action taken by my attorney.

No person, partnership, corporation or legal entity relying upon this power of attorney shall be required to see to the application and disposition of any moneys, stocks, bonds, securities or other property paid to or delivered to my attorney, or my attorney's substitute, pursuant to the provisions hereof.

My agent shall be entitled to reasonable compensation for services rendered as agent under this Power of Attorney.

It is my intent that this power of attorney shall remain in full force and effect and that the power granted herein shall continue without interruption until my death (and thereafter as to entry into any safe deposit box of mine regardless of the method of ownership) unless previously revoked by me.

If I am adjudged to be a disabled person, I nominate the agent acting under this power of attorney as guardian of my person and estate, to serve without bond or security.

If any agent named by me shall die, become incompetent, resign or refuse to accept the office of agent, I name the following (each to act alone and successively, in the order named)

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as successor(s) to such agent: my ~~aunt, ANN M. CARRICK,~~ <sup>brother, Scott J. Ramon</sup> *ARR* of ~~Belvidere, Illinois.~~ <sup>North Kansas City, Missouri.</sup> *ARR*

Reproductions of this executed original (with reproduced signatures) shall be deemed to be original counterparts of this Power of Attorney.

I am fully informed as to all the contents of this form and understand the full import of this grant of powers to my agent.

Signed: 2/27, 2010. Allison R. Ramon  
ALLISON R. RAMON

(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.)

Specimen signatures of agent (and successors)

Lois Carnell Ramon  
(agent)

\_\_\_\_\_  
(successor agent)

\_\_\_\_\_  
(successor agent)

I certify that the signatures of my agent (and successors) are correct.

Allison R. Ramon  
(principal)

\_\_\_\_\_  
(principal)

\_\_\_\_\_  
(principal)

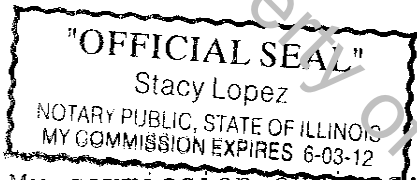


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STATE OF ILLINOIS     )  
  ) ss.  
COUNTY OF BOONE     )

The undersigned, a notary public in and for the above county and state certifies that ALLISON R. RAMON, known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the additional witness in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth (, and certified to the correctness of the signature[s] of the agent[s]).

Dated: 2/27, 2010.



Stacy Lopez  
Notary Public

My commission expires:

The undersigned witness certifies that ALLISON R. RAMON, known to me to be the same person whose name is subscribed 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 uses and purposes therein set forth. I believe her to be of sound mind and memory.

Dated: 2/27, 2010.

Stacy Lopez  
Witness

Carole D. Ragin  
Witness

This document was prepared by:  
TOBIN & RAMON  
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530 South State Street; Suite 200  
Belvidere, IL 61008-3711  
(815) 544-0316