

# UNOFFICIAL COPY



Doc#: 111716018 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/27/2011 08:37 AM Pg: 1 of 4

FIRST AMERICAN TITLE

ORDER # 2163260  
143

[Space Above This Line For Recording Data]

After recording return to:

Xi Zhang  
419 S Humphrey Ave  
Oak Park, IL 60302

Prepared by:

Qian Guo

## SPECIFIC DURABLE POWER OF ATTORNEY

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. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, Qian Guo  
whose address is 419 S Humphrey Ave, Oak Park, IL 60302  
appoint my wife, Xi Zhang  
whose address is 419 S Humphrey Ave, Oak Park IL 60302  
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:

and has an address of 419 S Humphrey Ave, Oak Park, IL 60302

4/16/11

4

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

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.

Witness Yi Ai Date 4/16/11 Principal Qian Guo Date 4/16/11  
Joren Steven McCombs 4-16-11  
 Witness Date  
Loren Steven McCombs

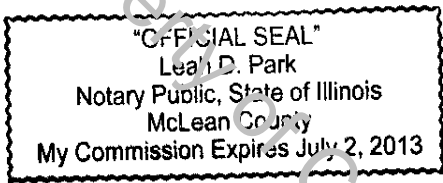
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**ATTENTION NOTARY PUBLIC:** If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF Illinois

COUNTY OF McLean

Before me, on this day personally appeared Qian Guo  
known to me (or proved to me on the oath of Drivers License - St of Illinois 6000-7006-7289  
or through \_\_\_\_\_) to be the person whose name is  
subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and  
consideration therein expressed.



Leah Park  
Notary Public

**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.

Q/G 4/16/11

McLean County Clerk's Office

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## EXHIBIT A

### LEGAL DESCRIPTION

Legal Description: LOT 2 IN F.A. HILL'S RESUBDIVISION OF LOTS 8 TO 20 INCLUSIVE IN BLOCK 3 IN SUBDIVISION OF THAT PART OF EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE SOUTH LINE OF CHICAGO HARLEM AND BATAVIA RAILROAD RIGHT OF WAY IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: 16-08-322-019-0000 Vol.0142 and 16-08-322-019-0000 Vol.0142

Property Address: 419 S Humphrey Ave, Oak Park, Illinois 60302-4306