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Doc#: 1116412102 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/13/2011 09:59 AM Pg: 1 of 3

Commitment Number: 207485

This instrument prepared by: Jay Rosenberg, Esq., and reviewed by Ross M. Rosenberg, Esq.,
Rosenberg LPA, Attorneys At Law 7367A E. Kemper Road, Cincinnati, Ohio 45249. (513) 247-9605

After Recording, Return to:

CARMELLA FELLINGER
24 N BRISTOL CT
MUNDELEIN, IL
60060

PAM DUPRE

POWER OF ATTORNEY - SPECIFIC REAL ESTATE

This instrument is being executed for the sole purpose of appointing an attorney in fact to execute loan documents for a reverse mortgage with GENWOR FINANCIAL HOME EQUITY ACCESS, INC. to be secured by the property described within, and for no other purpose

KNOW ALL MEN BY THESE PRESENTS: That CARMELLA FELLINGER ("grantor"), a resident of Cook County, Illinois appoints PAMELA DUPRE (the "Attorney"), with respect to the real estate (also referred to herein as "the Property") as described below.

LOT 73 IN GLEN GROVE TERRACE, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 13, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. 09-13-107-002-0000 CKA: 7709 Palma Lane, Morton Grove, IL 60053

A. AUTHORIZATION TO ACT

Grantor authorizes and empowers the Attorney to do any of the following for grantor and in Grantor's name, place, and stead:

BOX 447

S	<u>Y</u>
P	<u>3</u>
S	<u>N</u>
SC	<u>Y</u>
INT	<u>AR</u>

207485 1/3 58602

Property of Cook County Clerk's Office

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1. To refinance and encumber the Property upon such terms and conditions, and to or from such person or persons as the Attorney may deem necessary, desirable or appropriate, to wit: a refinance of the Property to be a **reverse mortgage with GENWORTH FINANCIAL HOME EQUITY ACCESS, INC, (lender)**, in the principal loan amount of \$175,000.00 (One Hundred Seventy-Five Thousand Dollars and no cents); to execute such documents as the Attorney deems appropriate to evidence and secure said loan including notes, mortgages, deeds of trust, affidavits, settlement statements and other documents the lender may require;

2. To borrow sums of money and/or assume or guarantee repayment of any indebtedness, and for the purpose of securing any indebtedness, to grant, assume or take subject to any mortgages on and/or security interests in the Property, all in such amounts and on such terms and conditions as the Attorney may deem necessary, desirable or appropriate;

3. To receive any sums payable to Grantor in connection with the purchase, sale, leasing managing, or encumbering of the Property, and to pay and satisfy, from the funds received or otherwise, any mortgages, liens, encumbrances, taxes, assessments, utility charges, attorneys' fees, brokerage commissions, repair costs, insurance costs, closing costs, or other expenses relating to the Property or to the exercise of the powers granted to the Attorney;

4. To collect, sue upon, defend against, release, compromise or adjust rentals and other claims or rights concerning the Property; and to execute, deliver and accept any purchase and sale contracts, deeds (with or without warranties of title), promissory notes, mortgages, guaranties, security agreements, land installment contracts, leases, financing statements, receipts, brokerage agreements, management contracts, closing statements, loan applications, truth-in-lending statements, lease amendments, subleases, releases, easements, licenses, and any and all other instruments as the Attorney may deem necessary, desirable or appropriate in connection with the purchase, sale leasing, managing or encumbering of the Property.

Grantor further grants to the Attorney, in the Attorney's sole discretion, full power and authority to do and perform everything that may be necessary, desirable or appropriate in connection with the foregoing, as fully, to all intents and purposes, as Grantor could do if personally present.

B. DURABILITY

This Power of Attorney shall not be affected by disability of the principal or lapse of time. It is Grantor's intention that the Attorney shall have all the powers stated above irrespective of any disability, incompetence or incapacity that Grantor may suffer at any time or times, whether or not the same shall be adjudicated by any court.

C. RATIFICATION

Grantor ratifies all that the Attorney shall lawfully do or cause to be done by virtue of this Power of Attorney, and Grantor declares that any act or thing unlawfully done by the Attorney pursuant to this Power of Attorney shall be binding on Grantor and Grantor's heirs, personal representatives, successors, and assigns, whether the same shall have been done before or after Grantor's death or other revocation of this instrument, unless and until notice has been received by the Attorney. Further, Grantor vests the Attorney with full power to name a substitute to act

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in the Attorney's place and stead, subject to the same terms, conditions and powers granted in this instrument.

D. GOVERNING LAW

This Power of Attorney shall be governed by and interpreted in accordance with the laws where the described Property is located.

E. ACCOUNTABILITY

Nothing contained in this Power of Attorney shall relieve the Attorney from proper accounting to Grantor or Grantor's estate, as the case may be, but persons dealing with the Attorney shall be under no duty to see that this is done.

F. DEFINITIONS

As used throughout this Power of Attorney, the term "Attorney" shall refer to the person named above or to that Attorney's successor.

EXPIRATION: This Power of attorney shall expire and shall be null, void and of no effect At 5:00 p.m. on D/A.

SIGNED this May 10, 2011.

x Carmella Fellingner
CARMELLA FELLINGER

STATE OF ILLINOIS

COUNTY OF Cook

The foregoing instrument was acknowledged before me this 10th of May 2011 by CARMELLA FELLINGER.

Josephine Vega-Adajar
NOTARY PUBLIC

