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Doc#: 1122840092 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/16/2011 11:54 AM Pg: 1 of 4

After recording return to

Elizabeth Carothers
200 Oxford Rd
Kenilworth IL 60043

Prepared by:

Elizabeth Carothers
200 Oxford Rd
Kenilworth IL 60043

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. 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.

I, Elizabeth W. Carothers, whose address is 200 Oxford Road, Kenilworth, IL 60043, appoints Michael H. Carothers, whose address is 200 Oxford Road, Kenilworth, IL 60043, 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 200 Oxford Road, Kenilworth, IL 60043.

112289 1/2
Cook County Clerk's Office
112289 1/2
National Title
Insurance Company
112289 1/2
112289 1/2
112289 1/2



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2. AGENT'S AUTHORITY

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.

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.

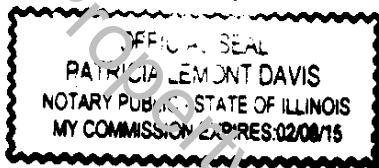
	7-8-11		7/8/11
Witness	Date	Principal	Date
	7/8/11		
Witness	Date		

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.

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STATE OF ILLINOISCOUNTY OF COOK

Before me, on this day personally appeared ELIZABETH W. CAROTHERS,
 known to me (or proved to me on the oath of HARRISON
 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.



Patricia Davis
 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.

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LEGAL DESCRIPTION

The Northeasterly 85 feet of Lot 22, and Lot 23 (except the Northeasterly 85 feet thereof) in Block 35 in Oxford Addition to Kenilworth, being a subdivision of parts of fractional Section 22 and 27, Township 42 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Address commonly known as:

200 Oxford Road

Kenilworth, IL 60043

PIN#:

65-27-112-000-0000

Property of Cook County Clerk's Office