NORTH AMERICAN TITLE OF

TITLE CO. 15820-1/-01943

NOTICE TO THE INDIVIDUAL SIGNING THE ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY.

PLEASE READ THIS NOTICE CAREFULLY. The form that you will be signing is a legal document. It is governed by the Illinois Power of Attorney Act. If there is anything about this form that you do not understand, you should ask a lawyer to explain it to you.

The purpose of this Power of Attorney is to give your designated "agent" broad powers to handle your financial affairs, which may include the power to pledge, sell, or dispose of any of your real or personal property, even without your consent or any advance notice to you. When using the Statutory Short Form, you may name successor agents, but you may not name co-agents.

This form does not impose a duty upon your agent to handle your financial affairs, so it is important that you select an agent who will agree to do this for you. It is also important to select an agent whom you trust, since you are giving that agent control over your financial assets and property. Any agent who does act for you has a duty to act in good faith for your benefit and to use due care, competence, and diligence. He or she must also act in accordance with the law and with the directions in this form. Your agent must keep a record of all receipts, disbursements, and significant actions taken as your agent.

Unless you specifically limit the period of time that this Power of Attorney will be in effect, your agent may exercise the powers given to him or her throughout your lifetime, both before and after you become incapacitated. A court, however, can take away the powers of your agent if it finds that the agent is not acting properly. You may also revoke this Power of Attorney if you wish.

This Power of Attorney does not authorize your agent to gopear in court for you as an attorney-at-law or otherwise to engage in the practice of law unless he or she is a licensed attorney who is authorized to practice law in Illinois.

The powers you give your agent are explained more fully in Section? 4 of the Illinois Power of Attorney Act. This form is a part of that law. The "NOTE" paragraphs throughout this form are instructions.

You are not required to sign this Power of Attorney, but it will not take effect without your signature. You should not sign this Power of Attorney if you do not understand everything in it, and what your agent will be able to do if you do sign it.

Please place your initials on the following line indicating that you have read this

Notice:

Doc#: 1129126098 Fee: \$90.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds
Date: 10/18/2011 09:58 AM Pg: 1 of 10

Principal's initials

-- -- 1129126098 Page: 2 of 10

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

Dawn M. Smills
1. I, Dawn M Smith (insert name and address of principal)
hereby revoke all prior powers of attorney for property executed by me and appoint:
Dione m Smith
(insert name and address of agent)
(NOTE: You may not name co-agents using this form.)
as my attorney-in-fact (my "agent") to act for me and in my name (in any way I could act in
person) with respect to the following powers, as defined in Section 3-4 of the "Statutory
Short Form Power of Attorney for Property Law" (including all amendments), but subject
to any limitations on or additions to the specified powers inserted in paragraph 2 or 3
below:
(NOTE: You must strike out any one or more of the following categories of powers you do not
want your agent to have. Failure to stril ethe title of any category will cause the powers
described in that category to be granted to the agent. To strike out a category you must draw
a line through the title of that category.)
(a) Real estate transacti ons.
(b) Financial institution transactions.
(c) Stock and bond-transactions.
(d) Tangible personal property transactions.
(e) Safe deposit hox transactions.
(f) Insurance and annuity transactions.
(g) Retirement plan transactions.
(h) Social Security, employment and military service benefits.
(i) Tax matters.
(j) Claims and litigation.
a line through the title of that category.) (a) Real estate transactions. (b) Financial institution transactions. (c) Stock and bond transactions. (d) Tangible personal property transactions. (e) Safe deposit hox transactions. (f) Insurance and annuity transactions. (g) Retirement plan transactions. (h) Social Security, employment and military service benefits. (i) Tax matters. (j) Claims and litigation. (k) Commodity and option transactions.

- (e) Safe deposit hox transactions.
- (f) Insurance and annuity transactions.
- (g) Retirement plan transactions.
- (h) Social Security, employment and military service benefits.
- (i) Tax matters.
- (j) Claims and litigation.
- (k) Commodity and option transactions.
- (1) Business operations.
- (m) Borrowing transactions.
- (n) Estate transactions.
- (o) All other property transactions.

(NOTE: Limitations on and additions to the agent's powers may be included in this power of attorney if they are specifically described below.)

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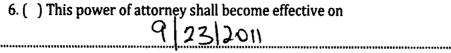
2. The powers granted above shall not include the following powers or shall be
modified or limited in the following particulars:
(NOTE: Here you may include any specific limitations you deem appropriate, such as a
prohibition or conditions on the sale of particular stock or real estate or special rules on
borrowing by the agent.)

3. In addition to the powers granted above, I grant my agent the following powers:
(NOTE: Here you may add any other delegable powers including, without limitation, power
make gifts, exercise powers chappointment, name or change beneficiaries or joint tenants of
revoke or amend any trust specifically referred to below.)
For the refinging of Ipmorga Chauball up Loan # 135314826=
Lnon # 1353148767
(NOTE: Your agent will have authority to employ other persons as necessary to enable the
agent to properly exercise the powers granted in this form, but your agent will have to make
all discretionary decisions. If you want to give your agent the right to delegate discretionary
decision-making powers to others, you should keep paragraph 4, otherwise it should be
struck out.)
T'_
4. My agent shall have the right by written instrument to delegate any or all of the
foregoing powers involving discretionary decision-making to any person or persons whor
my agent may select, but such delegation may be amended or revoked by any agent
(including any successor) named by me who is acting under this power of attorney at the
time of reference.
(NOTE: Your agent will be entitled to reimbursement for all reasonable expenses incurred in
acting under this power of attorney. Strike out paragraph 5 if you do not want your agent to
also be entitled to reasonable compensation for services as agent.)
5. My agent shall be entitled to reasonable compensation for services rendered as
agent under this power of attorney.
(NOTE: This power of attorney may be amended or revoked by you at any time and in any
manner. Absent amendment or revocation, the authority granted in this nower of attorney

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will become effective at the time this power is signed and will continue until your death, unless a limitation on the beginning date or duration is made by initialing and completing one or both of paragraphs 6 and 7:)



(NOTE: Insert a future date or event during your lifetime, such as a court determination of your disability or a written determination by your physician that you are incapacitated, when you want this power to first take effect.)

7. () This power of attorney shall terminate on

(NOTE: Insert a future date or event, such as a court determination that you are not under a legal disability or a written determination by your physician that you are not incapacitated, if you want this power to terminate prior to your death.)

(NOTE: If you wish to name one or more: successor agents, insert the name and address of each successor agent in paragraph 8.)

8. If any agent named by me shall die, became incompetent, resign or refuse to accept the office of agent, I name the following (each to act alone and successively, in the order named) as successor(s) to such agent:

NA

For purposes of this paragraph 8, a person shall be considered to be incompetent if and while the person is a minor or an adjudicated incompetent or disabled passon or the person is unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician.

(NOTE: If you wish to, you may name your agent as guardian of your estate if a court decides that one should be appointed. To do this, retain paragraph 9, and the court will appoint your agent if the court finds that this appointment will serve your best interests and welfare. Strike out paragraph 9 if you do not want your agent to act as guardian.)

- 9. If a guardian of my estate (my property) is to be appointed, I nominate the agent acting under this power of attorney as such guardian, to serve without bond or security.
- 10. 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.

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(NOTE: This form does not authorize your agent to appear in court for you as an attorney-atlaw or otherwise to engage in the practice of law unless he or she is a licensed attorney who is authorized to practice law in Illinois.)

11. The Notice to Agent is incorporated	by reference and included as part of this
form. 9-123-//	
Dated:	Signed Dain y Sn. 74
	(principal)
(NOTE: This power of attorney will not be effect	tive unless it is signed by at least one witness
and your signature is not arized, using the form	
witness.)	below. The hotally may not also sign as a
withess.)	
The undersigned witness certifier that R.W.	h- Beck known to me to
be the same person whose name is subscribed	
attorney, appeared before me and the notary	
delivering the instrument as the free and volu	
purposes therein set forth. I believe him or h	
undersigned witness also certifies that the wit	
mental health service provider or a relative of	
operator, or relative of an owner or operator of	
is a patient or resident; (c) a parent ,sibling, do	
sibling, or descendant of either the principal of	
foregoing power of attorney, whether such rel	
or (d) an agent or successor agent under the f	
Dated: 23 SEPT 11	
Dated: 22 355	
	Signed
	[Witness]
(NOTE: Illinois requires only one witness, but o	other jurisdictions may require more than one
witness. If you wish to have a second witness,	have him or her certify and sign here:)
	0
(Second witness) The undersigned witness ce	rtifies that Kon BECK known
to me to be the same person whose name is su	
of attorney, appeared before me and the notal	ry public and acknowledged signing and
delivering the instrument as the free and volu	ntary act of the principal, for the uses and
purposes therein set forth. I believe him or he	r to be of sound mind and memory. The
undersigned witness also certifies that the wi	tness is not: (a) the attending physician or

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mental health service provider or a relative of the physician or provider; (b) an owner, operator, or relative of an owner or operator of a health care facility in which the principal is a patient or resident; (c) a parent, sibling, descendant, or any spouse of such parent, sibling, or descendant of either the principal or any agent or successor agent under the foregoing power of attorney, whether such relationship is by blood, marriage, or adoption; or (d) an agent or successor agent under the foregoing power of attorney. Dated: 23.SEPT..... The undersigned, a notice y public in and for the above county and state, certifies that Light M. SMI two 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 witness(es) Kah Beck (and Diane M. Smith) 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: September 23 **Notary Public** My commission expires. MOV. 03, 2014 (NOTE: You may, but are not required to, request your agent and sucressor 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.) I certify that the signatures Specimen signatures of of my agent (and successors) agent (and successors) (principal) (agent) (principal) (successor agent)

(successor agent)

(principal)

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State of California				
County of Los Angeles				
On September 23, 2011 before me, Rac	chaol V Malaxida Makim, Dublic.			
On Safe Mun 25 MI before me, RALL	Here Insert Name and Titte of the Officer			
personally appeared Dawn Maria	a Smith and Rob Beck			
	Name(s) of Signer(s)			
——————————————————————————————————————				
6 .	who proved to me on the basis of satisfactory			
10-	evidence to be the person(s) whose name(s) is are			
	subscribed to the within instrument and acknowledged			
who proved to me on the basis of satisfate evidence to be the person(a) whose name(a) subscribed to the within instrument and acknowled to me that be she they executed the same his her/beir authorized capacity(ies), and that				
pis/her/their signature(s) on the instrument				
person(s), or the entity upon behalf of which				
MCINEL E HERMEN	person(s) acted, executed the instrument.			
Gunniesies # 1912000	certify under PENALTY OF PERJURY under the			
Les Aspeles County	laws of the State of California that the foregoing			
My Comm. Emires Nev 8, 2014	paragraph is true and correct.			
	puras aprilio indo dino con com			
	C			
	WITNESS my hand and official seal.			
	WITNESS my hand and official seal.			
Place Notary Seal Above	WITNESS my hand and official seal. Signature: Signature of Notary Public			
OF	WITNESS my hand and official seal. Signature: Signature of Notary Public			
Though the information below is not required by	WITNESS my hand and official seal. Signature: Signature of Notary Public			
Though the information below is not required to and could prevent fraudulent remove Description of Attached Document	Signature: Signature: Signature of Notary Public PTIONAL by law, it may prove valuable to persons relying on the document			
Though the information below is not required be and could prevent fraudulent remov	Signature: Signature: Signature of Notary Public PTIONAL by law, it may prove valuable to persons relying on the document			
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Though the information below is not required to and could prevent fraudulent remove the property of the proper	Signature: Signature: Signature of Notary Public Signature of Notary Public PTIONAL by law, it may prove valuable to persons relying on the document val and reattachment of this form to strictle document. Number of Pages: Signer's Name: Corporate Officer — Title(s): Individual Partner — Limited General Attorney in Fact Trustee			
Though the information below is not required and could prevent fraudulent remove and could prevent fraudulent f	Signature: Signature: Signature: Signature of Notary Public PTIONAL by law, it may prove valuable to persons relying on the document val and reattachment of this form to another document. Number of Pages: Number of Pages: Signer's Name: Corporate Officer — Title(s): Individual Partner — Limited General Attorney in Fact Guardian or Conservator			
Though the information below is not required to and could prevent fraudulent remove. Description of Attached Document Title or Type of Document: Document Date: Signer(s) Other Than Named Above: Capacity(les) Claimed by Signer(s) Signer's Name: Corporate Officer — Title(s): Individual Partner — Limited General Attorney in Fact Trustee	Signature: Signature: Signature of Notary Public Signature of Notary Public PTIONAL by law, it may prove valuable to persons relying on the document val and reattachment of this form to another document. Number of Pages: Signer's Name: Corporate Officer — Title(s): Individual Partner — Limited General Attorney in Fact Trustee			

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(NOTE: The name, address, and phone number of the person preparing this form or wh	10
assisted the principal in completing this form should be inserted below.)	

Name:	DICUE !	M 57	ころっと	
Address:	3243	W	Hirscl	h
	Chicax	2 /	LZDIDAL	•

Phone:	***************************************		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	•

NOTICE TO AGENT

When you accept the authority granted under this power of attorney a special legal relationship, known as agency, is created between you and the principal. Agency imposes upon you duties that continue until you resign or the power of attorney is terminated or revoked.

As agent you must:

- (1) do what you know the principal reasonably expects you to do with the principal's property;
- (2) act in good faith for the best interest of the principal, using due care, competence, and diligence;
- (3) keep a complete and detailed record of all receipts, disbursements, and significant actions conducted for the principal:
- (4) attempt to preserve the principal's estate plan, to the extent actually known by the agent, if preserving the plan is consistent with the principal's best interest; and
- (5) cooperate with a person who has authority to make health care decisions for the principal to carry out the principal's reasonable expectations to the extent actually in the principal's best interest.

As agent you must not do any of the following:

- (1) act so as to create a conflict of interest that is inconsistent with the other principles in this Notice to Agent;
 - (2) do any act beyond the authority granted in this power of attorney,
 - (3) commingle the principal's funds with your funds;
- (4) borrow funds or other property from the principal, unless otherwise authorized;
- (5) continue acting on behalf of the principal if you learn of any event that terminates this power of attorney or your authority under this power of attorney, such as the death of the principal, your legal separation from the principal, or the dissolution of your marriage to the principal.

If you have special skills or expertise, you must use those special skills and expertise when acting for the principal. You must disclose your identity as an agent whenever you act

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for the principal by writing or printing the name of the principal and signing your own name "as Agent" in the following manner:

"(Principal's Name) by (Your Name) as Agent"

The meaning of the powers granted to you is contained in Section 3-4 of the Illinois Power of Attorney Act, which is incorporated by reference into the body of the power of attorney for property document. If you violate your duties as agent or act outside the authority granted to you, you may be liable for any damages, including attorney's fees and costs, caused by your violation.

If the e is anything about this document or your duties that you do not understand, you should seek legal advice from an attorney.

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15820-11-01943

Property Address: 3243 W HIRSCH ST

CHICAGO, IL 60651

Parcel I.D:

16-02-219-007-0000

LOT 33 IN BLOCK 1 IN WEAGE, EBERHARDT AND BARTLETT'S SUBDIVISION OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 2, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COOK COUNTY
RECORDER OF DEEDS
SCANNED BY______