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Warranty Deed

ILLINOIS

Doc#: 1214426226 Fee: \$58.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/23/2012 01:41 PM Pg: 1 of 11

FNT
53004329

Above Space for Recorder's Use Only

THE GRANTOR(s) Hazel H. Swirsley, widow, of the City of Evanston, County of Cook, State of Illinois for and in consideration of TEN and 00/100 DOLLARS, and other good and valuable considerations in hand paid, CONVEY(s) and WARRANT(s) to (Name and Address of Grantee-s) Erin K. Murphy as of Evanston, Illinois, the following described Real Estate situated in the County of Cook in the State of Illinois to wit: (See page 2 for legal description attached here to and made part here of.), hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

SUBJECT TO: General taxes for 2011 and subsequent years; Covenants, conditions and restrictions of record, if any;

Permanent Real Estate Index Number(s): 10-11-100-075-0000

Address(es) of Real Estate: 3326 Culver Street, Evanston, Illinois 60201

BOX 15

Hazel H. Swirsley

by

Erin K. Murphy, Attorney-in-fact

The date of this deed of conveyance is May 10, 2012.

Hazel H. Swirsley

*see exhibit A

FIDELITY NATIONAL TITLE

State of Illinois, County of Cook ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Hazel H. Swirsley personally known to me to be the same person(s) whose name(s) is(are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she(they) signed, sealed and delivered the said instrument as his/her(their) free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.



(My Commission Expires 6/14/12)

Given under my hand and official seal on 5/10/2012

[Signature]
Notary Public

Page 1

REAL ESTATE TRANSFER	05/14/2012
COOK	\$92.00
ILLINOIS:	\$184.00
TOTAL:	\$276.00



10-11-100-075-0000 | 20120501601722 | L2ZMUM

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UNOFFICIAL COPY**LEGAL DESCRIPTION**

For the premises commonly known as:
3326 Culver Street, Evanston, Illinois 60201

Legal Description:

PARCEL 1:

THAT PART OF THE FOLLOWING DESCRIBED TRACT LYING WESTERLY OF A LINE DRAWN FROM A POINT ON THE NORTH LINE OF SAID TRACT 51.98 FEET WEST OF THE NORTH EAST CORNER THEREOF TO A POINT IN THE SOUTH LINE OF SAID TRACT 51.97 FEET WEST OF THE SOUTH EAST CORNER THEREOF SAID TRACT BEING DESCRIBED AS FOLLOWS: ALL THAT PART OF LOT 23 (EXCEPT THE WEST 10 FEET OF SAID LOT DEDICATED FOR STREET) LYING NORTH OF A LINE DRAWN FROM A POINT IN THE EAST LINE OF THE WEST 10 FEET OF SAID LOT 23, 11.97 FEET NORTH OF THE SOUTH LINE THEREOF TO A POINT IN THE EAST LINE OF SAID LOT 9.24 FEET NORTH OF THE SOUTH EAST CORNER OF SAID LOT 23 IN OWNERS RESUB OF BLOCKS 4 AND 5 AND VACATED ALLEY IN SAID BLOCKS 4 AND 5 AND VACATED CULVER STREET, IN EVANSTON HIGHLANDS, A SUBDIVISION IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 11, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 2:

THE SOUTH 12 FEET (AS MEASURED AT RIGHT ANGLES TO THE SOUTH LINE) OF THE EAST 20 FEET (AS MEASURED AT RIGHT ANGLES TO THE EAST LINE) OF THE FOLLOWING DESCRIBED TRACT: ALL THAT PART OF LOT 23 (EXCEPT THE WEST 10 FEET OF SAID LOT DEDICATED FOR STREET) LYING NORTH OF A LINE DRAWN FROM A POINT IN THE EAST LINE OF THE WEST 10 FEET OF SAID LOT 23, 11.97 FEET NORTH OF THE SOUTH LINE THEREOF TO A POINT IN THE EAST LINE OF SAID LOT 9.24 FEET NORTH OF THE SOUTHEAST CORNER OF SAID LOT 23 IN OWNERS RESUBDIVISION OF BLOCKS 4 AND 5 AND VACATED ALLEYS IN SAID BLOCKS 4 AND 5 AND VACATED CULVER STREET, IN EVANSTON HIGHLANDS, A SUBDIVISION IN THE NORTH WEST FRACTIONAL QUARTER OF SECTION 11, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 3:

EASEMENTS AS SET FORTH IN THE DECLARATION OF EASEMENTS AND EXHIBIT 'A' THERETO ATTACHED, DATED OCTOBER 22, 1961 AND RECORDED JANUARY 16, 1962 AS DOCUMENT 18378381 MADE BY GUARANTY BANK AND TRUST COMPANY, FORMERLY SOUTHMOOR BANK AND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 21, 1959 AND KNOWN AS TRUST NUMBER 9918 AND AS CREATED BY THE MORTGAGE FROM GUARANTY BANK AND TRUST COMPANY, FORMERLY SOUTHMOOR BANK AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NO. 9918 TO TO RODGERS PARK SAVINGS & LOAN ASSOCIATION DATED OCTOBER 23, 1961 AND RECORDED JANUARY 18, 1962 AS DOCUMENT NUMBER 18380017, FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS ALONG AND ON: THE SOUTH 5.0 FEET (AS MEASURED AT RIGHT ANGLES TO THE SOUTH LINE) OF THE FOLLOWING DESCRIBED TRACT

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(EXCEPT THAT PART THEREOF FALLING IN PARCELS 1 AND PARCEL 2 AFORESAID);
 ALL THAT PART OF LOT 23 (EXCEPT THE WEST 10.0 FEET OF SAID LOT DEDICATED FOR
 STREET) LYING NORTH OF A LINE DRAWN FROM A POINT IN THE EAST LINE OF THE WEST
 10.0 FEET OF SAID LOT 23, 11.97 FEET NORTH OF THE SOUTH LINE THEREOF, TO A POINT
 IN THE EAST LINE OF SAID LOT, 9.24 FEET NORTH OF THE SOUTHWEST CORNER OF SAID LOT
 23 IN OWNERS RESUBDIVISION IN BLOCKS 4 AND 5 AND VACATED ALLEYS IN SAID BLOCKS 4
 AND 5 AND VACATED CULVER STREET, IN EVANSTON HIGHLANDS, A SUBDIVISION IN THE
 NORTHWEST FRACTIONAL 1/4 OF SECTION 11, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE
 THIRD PRINCIPAL MERIDIAN, IN THE CITY OF EVANSTON
 ALSO

THAT PART OF LOT 23 IN OWNERS RESUBDIVISION OF BLOCKS 4 AND 5 AND VACATED ALLEYS
 IN SAID BLOCKS 4 AND 5 AND VACATED CULVER STREET IN EVANSTON HIGHLANDS, A
 SUBDIVISION IN THE NORTHWEST FRACTIONAL 1/4 OF SECTION 11, TOWNSHIP 41 NORTH,
 RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE CITY OF EVANSTON, DESCRIBED
 AS FOLLOWS:

FALLING WITHIN A STRIP OF LAND 10.0 FEET IN WIDTH AND BEING 2.5 FEET (MEASURED AT
 RIGHT ANGLES TO THE CENTER LINE) ON EACH SIDE OF THE FOLLOWING DESCRIBED CENTER
 LINE, A LINE 11.74 FEET IN LENGTH DRAWN PERPENDICULARLY TO THE NORTH LINE OF LOT
 23 FROM A POINT ON THE NORTH LINE OF LOT 23, 51.98 FEET WEST OF THE NORTHEAST
 CORNER OF LOT 23, THE SOUTH LINE OF SAID STRIP OF LAND BEING PARALLEL WITH THE
 NORTH LINE OF LOT 23 (EXCEPT THAT PART FALLING IN PARCEL 1 AFORESAID), ALL IN
 COOK COUNTY, ILLINOIS

CITY OF EVANSTON 025554

*Real Estate Transfer Tax
 City Clerk's Office*

PAID MAY 11 2012

AMOUNT \$ 920.00

Agent ASf

This instrument was prepared by Jennifer Ann Esposito Kantor & Apter, Ltd. 650 Dundee Road, Suite 160 Northbrook, Illinois 60062	Send subsequent tax bills to: Erin K. Murphy 3326 Culver Street Evanston, Illinois 60201	Recorder-mail recorded document to: Patrick J. Powers The Powers Firm, Ltd. 100 West Monroe Street, Suite 2014 Chicago, Illinois 60603-1932
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Exhibit A

~~ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY~~

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL, OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS, AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS. UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

POWER OF ATTORNEY made this 18 day of June (month), 2002 (year).

1. I, Hazel H. Swirsley of 3326 Culver, Evanston, Illinois 60201, hereby appoint: Susan B. Swirsley of 1601 West School Street, Unit 703, Chicago, Illinois 60657 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 or additions to the specified powers inserted in paragraph 2 or 3 below:

(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF POWERS YOU DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE THE 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 transactions.
- (b) Financial institution transactions.
- (c) Stock and bond transactions.
- (d) Tangible personal property transactions.

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- (e) Safe deposit box 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.
- (l) Business operations.
- (m) Borrowing transactions.
- (n) Estate transactions.
- (o) All other property powers and transactions.

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

2. The powers granted above shall not include the following powers or shall be modified or limited in the following particulars (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 (here you may add any other delegable powers including, without limitation, power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants, or revoke or amend any trust specifically referred to below):

[(a) Gifts. To make Annual Exclusion Gifts and Tuition and Medical Exclusion Gifts to any one or more of my descendants and their spouses in such amounts as the agent considers appropriate. "Annual Exclusion Gifts" are gifts that qualify for the federal gift tax "annual exclusion" under Code §2503(b). Annual Exclusion Gifts to each person in any calendar year

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shall not exceed the maximum allowable amount of such annual exclusion for an unmarried donor, or twice that amount if I am married at the time of such gift. "Tuition and Medical Exclusion Gifts" are gifts that qualify for the federal gift tax exclusion under Code §2503(e). The "spouse" of any person means the individual legally married to, and not legally separated from, such person on the date of the gift then in question or on the date of the prior death of such person. References to sections of the "Code" refer to the Internal Revenue Code of 1986, as amended from time to time, and include corresponding provisions of subsequent federal tax laws.

(b) Other Compensation. To compensate separately any brokers, attorneys, auditors, depositories, real estate managers, investment advisors, and other persons (including my agent and any firm with which my agent is associated without reducing compensation in any capacity).

(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 THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.)

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 whom 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.

(YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER THIS POWER OF ATTORNEY. STRIKE OUT THE NEXT SENTENCE 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.

(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 POWER OF ATTORNEY 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 EITHER (OR BOTH) OF THE FOLLOWING:)

6. () This power of attorney shall become effective on _____ (insert a future date or event during your lifetime, such as court determination of your disability, when you want this power to first take effect).

7. () This power of attorney shall terminate on _____ (insert a future date or event, such as court determination of your disability, when you want this power to terminate prior to your death).

(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH.)

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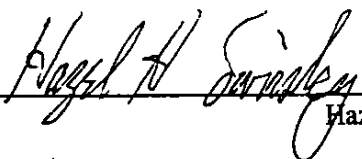
8. If any agent named by me shall die, become incompetent, resign or refuse to accept the office of agent, I name David Bruce Swirsley, of 1551 Rachel Lane, Buffalo Grove, Illinois 60089 as successor to such agent.

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 person or the person is unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician.

(IF YOU WISH TO NAME YOUR AGENT AS GUARDIAN OF YOUR ESTATE, IN THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY RETAINING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH 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.

Signed 
Hazel H. Swirsley

(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)

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

(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED AND SIGNED BY AT LEAST ONE ADDITIONAL WITNESS, USING THE FORM BELOW.)

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State of Illinois)
) ss.
County of Cook)

The undersigned, a notary public in and for the above county and state, certifies that Hazel H. Swirsley, 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).

.....
"OFFICIAL SEAL"
AIMEE M. KOSTERMAN
Notary Public, State of Illinois
My Commission Expires 7/10/06
.....
June 18, 2002 (SEAL)

Aimee M. Kosterman
Notary Public

The undersigned witness certifies that Hazel H. Swirsley, 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 him or her to be of sound mind and memory.

Dated: June 18, 2002 (SEAL)

[Signature]
Witness

(THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.)

This document was prepared by:

Jennifer Ann Esposito, KANTOR & APTER, LTD., 650 Dundee Road, Suite 160,
Northbrook, Illinois 60062

[Handwritten initials]

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POWER OF ATTORNEY FOR PROPERTY LAW (755 ILCS 45/3-4)

§3-4. Explanation of powers granted in the statutory short form power of attorney for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of any of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (o) to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests at death under any will, trust, joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be required to use due care to act for the benefit of the principal in accordance with the terms of the statutory property power and will be liable for negligent exercise. The agent may act in person or through others reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

(a) Real estate transactions. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust); collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.

(b) Financial institution transactions. The agent is authorized to: open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); deposit in and withdraw from and write checks on any financial institution account or deposit; and, in general, exercise all powers with respect to financial institution transactions which the principal could if present and under no disability.

(c) Stock and bond transactions. The agent is authorized to: buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.

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(d) Tangible personal property transactions. The agent is authorized to: buy and sell, lease, exchange, collect, possess and take title to all tangible personal property; move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and safekeep tangible personal property; and, in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.

(e) Safe deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.

(f) Insurance and annuity transactions. The agent is authorized to: procure, acquire, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, property or liability insurance); pay premiums or assessments on or surrender and collect all distributions, proceeds or benefits payable under any insurance or annuity contract; and, in general, exercise all powers with respect to insurance and annuity contracts which the principal could if present and under no disability.

(g) Retirement plan transactions. The agent is authorized to: contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan, and, in general, exercise all powers with respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.

(h) Social Security, unemployment and military service benefits. The agent is authorized to: prepare, sign and file any claim or application for Social Security, unemployment or military service benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take title to and hold all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation; and, in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.

(i) Tax matters. The agent is authorized to: sign, verify and file all the principal's federal, state and local income, gift, estate, property and other tax returns, including joint returns and declarations of estimated tax; pay all taxes; claim, sue for and receive all tax refunds; examine and copy all the principal's tax returns and records; represent the principal before any federal, state or local revenue agency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes; waive rights and sign all documents on behalf of the principal as required to settle, pay and determine all tax liabilities; and, in general, exercise all powers with respect to tax matters which the principal could if present and under no disability.

(j) Claims and litigation. The agent is authorized to: institute, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into contingency agreements and other



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contracts as necessary in connection with litigation; and, in general, exercise all powers with respect to claims and litigation which the principal could if present and under no disability.

(k) Commodity and option transactions. The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities futures contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures broker; and, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.

(l) Business operations. The agent is authorized to: organize or continue and conduct any business (which term includes, without limitation, any farming, manufacturing, service, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or other legal entity; operate, buy, sell, expand, contract, terminate or liquidate any business; direct, control, supervise, manage or participate in the operation of any business and engage, compensate and discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all powers with respect to business interests and operations which the principal could if present and under no disability.

(m) Borrowing transactions. The agent is authorized to: borrow money; mortgage or pledge any real estate or tangible or intangible personal property as security for such purposes; sign, renew, extend, pay and satisfy any notes or other forms of obligation; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could if present and under no disability.

(n) Estate transactions. The agent is authorized to: accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sue for, claim and recover any legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; assert any interest in and exercise any power over any trust, estate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal could if present and under no disability; provided, however, that the agent may not make or change a will and may not revoke or amend a trust revocable or amendable by the principal or require the trustee of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statutory property power form.

(o) All other property powers and transactions. The agent is authorized to: exercise all possible powers of the principal with respect to all possible types of property and interests in property, except to the extent the principal limits the generality of this category (o) by striking out one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

RRS