AMERICAN LEGAL FORMS © 1990 Form No. 800 CHICAGO, IL (312) 332-1922

Illinois Power of Attorney Act Official Statutory Form 755 ILCS 45/3-3, Effective July, 2011 Revised June 2011

"ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY" "(Sometimes also referred to in this Act as the "statutory property power")" (Text of Section after amendment by P.A. 96-1195 Eff. 7/1/11) Sec. 3-3. Hower of Attorney made this 2 day of July 2012 "1.1, Ann C. Koch of 534 1/2 W. Belmont, Unit N1, Chicago, IL 60657 (insert name and address of principal) hereby revoke all prior bowers of attorney for property executed by me and appoint: Peter J. Koch, of 901 W. Madison, Unit 510, Chicago, IL 60607 (insert name and address of agent) (NOTE: YOU MAY NOT NAME CO-AGENTS USING THIS FORM.) as my attorney-in-lest (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 amendicents), 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 WANTYOUR AGENT TO HAVE. FAILURE TO STRIKE THE TITLE OF ANY CATEGORY WILL CAUSE THE POWERS DESCRIBED INTHAT CATEGORY TO BE GRANTED TO THE AGENT. TO STRIKE OUT A CATEGORYYOU MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGORY.) -Tax matters. (a) Real estate transactions. -Claims and litigation. (b) Financial institution transactions. (k) Commodity and option transactions: (c) Stock and bond transactions. (I) - Business operations. (d) Tangible personal property transactions. (m) Borrowing transactions. (e) Safe deposit box transactions. (n) Estate transactions. -(f)-Insurance and annuity transactions. (a) All other property transactions. ~(g) Retirement plan transactions. (h) Social Security, employment and military service benefits. (NOTE: 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 of shall be modified or limited in the following particulars: (NOTE: HEREYOU 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 RIVLES ON BORROWING BY THE AGENT.) Doc#: 1223342107 Fee: \$84.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 08/20/2012 11:34 AM Pg: 1 of 8 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 TO MAKE GIFTS, EXERCISE POWERS OF APPOINTMENT, NAME OR CHANGE BENEFICIARIES OR JOINT TENANTS OR REVOKE OR AMEND ANYTRUST SPECIFICALLY REFERRED TO BELOW.) The power to execute loan documents with Guaranteed Rate for the purchase of the property at 1419 W. Roscoe, Chicago, IL 60657. This shall include the power execute a promissory note, mortgage, and all other necessary documents.

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(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. IFYOU WANTTO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP PARAGRAPH 4, 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.

(NOTE: YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER THIS POWER OF ATTORNEY. STRIKE OUT PARAGRAPH 5 IFYOU DO NOT WANTYOUR AGENT TO ALSO BE ENTITLED TO SENSONABLE COMPENSATION FOR SERVICES AS AGENT.)

5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power

(NOTE: THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BYYOU AT ANYTIME AND IN ANY MANNER. ABSENT AMENDMENT OF 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 ONE OR BOTH OF PARAGRAPHS 6 AND 7:)

6 MU	This power of attorne (s) a!! become effective on	JANY 14/2012
- 1	Time porter or animal (S)	ı

(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 WANTTHIS POWER TO FIRST TAKE EFFECT.)

7. (And This power of attorney shall terminate on August 14, 2012

(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: IFYOU WISHTO 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, become 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:

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 project 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 DOTHIS, 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 NOTWANTYOUR AGENTTO 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.

(NOTE: THIS FORM DOES NOT AUTHORIZE YOUR AGENT TO APPEAR 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.)

11. The Notice to Agent is incorporated by reference and included as "(a separate)" part of this form.

Dated: 7-12-12 Signed Ann C. Koch (princip

(NOTE: THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS SIGNED BY AT LEAST ONE WITNESS AND YOUR SIGNATURE IS NOTARIZED, USING THE FORM BELOW. THE NOTARY MAY NOT ALSO SIGN AS A WITNESS.)

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Illinois Power of Attorney Act Official Statutory Form 755 ILCS 4445/3-3, Effective July, 2011 Revised June 2011 AMERICAN LEGAL FORMS @ 1990 Form No. 800 (312) 332-1922 CHICAGO, IL , known to me to be the same The undersigned witness certifies that __Ann_C. Koch_ 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. The undersigned witness also certifies that the witness is not: (a) the attending physician or 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: 4/12/12 (NOTE: ILLINOIS RECURRES ONLY ONE WITNESS, BUT OTHER JURISDICTIONS MAY REQUIRE MORE THAN ONE WITNESS, IFYOU WISHTO HAVE A SECOND WITNESS, HAVE HIM OR HER CERTIFY AND SIGN HERE:) (Second witness) The undersigned witness certifies that Ann C. Koch to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the notice 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. The under signed witness also certifies that the witness is not: (a) the attending physician or 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 heart's 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: 711) State of Illinois County of Cook The undersigned, a notary public in and for the above county and state, certificanhat Ann C. Koch 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) Patrick Sandicock __) in person and acknowledged s gnir g and delivering the land Lonald hedd 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: _2/12/12 My commission expires 5/24/14 (NOTE: YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGE IT AND SUPPLIES OF AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE SPECIMEN SIGNATURES IN THIS REWELD ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.) NOTARY PUBLIC - STATE OF ILLINOIS I certify that the signature COM Specimen signatures of agent (and successors) (principal) (agent)

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(successor agent)

(successor agent)

(principal)

(principal)

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Illinois Power of Attorney Act Official Statutory Form 755 ILCS 4445/3-3, Effective July, 2011 Revised June 2011

ICAGO, IL (312) 332-1922	
THE PRINCIPAL IN COMPLETING THIS FORM SHOULD BE INS	
Amanda M. Ward Ogrin, Griffin & Gallagher,	LLC 10001 S. Roberts Rd.
NAME:	Annue22
708-598-6800	Palos Hills, IL 60465
PHONE:	
(Source: P.A. 96-1195, eff. 7-1-11.)	OMNITARIANT TEXTS OF A PETATE TO AUGUSTON
THE SPACE BELOW IS NOT . ART OF THE OFFICIAL STATUTORY FORM. IT IS FOR THE AGENT'S I	USE IN RECORDING THIS FORM WHEN NECESSARY FOR THE REAL 23 TALE THAN SHOTHORS.
NAME After recording return to:	
STREET Griffin & Callagher, LLC	
ADDRESS 10001 S. Ruberts Rd.	
Palos Hills, IL 50465	
CITY (File 12-0300)	
STATE	
7/10	
ZIP	
OR RECORDER'S OFFICE BOX NO	
LEGAL DESCRIPTION	
	0,
i	√h _*
	(Tile Above Space for Recorder's Use Only)
See attached legal de	scription.
See attached logal day	scription.
STREET ADDRESS: 1419 W. Roscoe, Chicago IL 6065	7
PERMANENT TAX INDEX NUMBER: 14-20-317-014-0000	·

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LEGAL DESCRIPTION RIDER

Legal Description:

LOT 44 IN BLOCK 9 IN LANE PARK ADDITION TO LAKEVIEW, A SUBDIVISION OF THE NORTH 1/2 OF THE WEST 1/2 AND THE NORTH 1/4 OF THE SOUTH 1/2 OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Nor Cook County Clerk's Office

PERMANENT INDEX NUMBER: 14-20-317-014-0000

Permanent Index Number:

Property ID: 14-20-317-014-0000

Property Address:

1419 West Roscoe Street Chicago, IL 60657

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AMERICAN LEGAL FORMS © 1990 Form No. 8008 CHICAGO, IL (312) 332-1922 Illinois Power of Attorney Act Official Statutory Form 755 ILCS 45 / 4-10 (a), Effective July, 2011 Revised June 2011

"ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY AGENT'S CERTIFICATION AND ACCEPTANCE OF AUTHORITY"

"(Sometimes also referred to in this Act as the "statutory property power")"
(Text of Section after amendment by P.A. 96-1195 Eff. 7/1/11) Sec. 2-8

(Text of Section after amendment by RA. 96-1195 Ett. 77711) Sec. 2-9
Hower of Attorney made this 12 day of July 2012 (year)
(month) (year)
"I,
certify that the attache a is a true copy of a power of attorney naming the undersigned as agent or successor agent for
Ann C. Koch (insert name of principal)
I certify that to the best of me knowledge the principal had the capacity to execute the power of attorney, is alive, and has not revoked the power of attorney; that my powers as agent have not been altered or terminated; and that the power of attorney remains in full force and effect. I accept appointment as agent under his power of attorney.
This certification and acceptance is made under penalty of perjury.*
Dated:
(Agent's Signature) (Agent's Address)
(Manita oightains)
Peter J. Koch
(Print Agent's Name) *(NOTE Perjury is defined in Section 32-2 of the Criminal Code of 1961, and is a Class 3 felony.)"
*(NOTE Perjury is defined in Section 32-2 of the Chilinal Code of 1301), and 3 codes of 1301,
(Text of Section after amendment by P.A. 96-1195 Eff. 7/1/1/) Sec. 3-3 11. (e)
"Notice to Agent, The following form may be known as "Notice to Agent" and shall to a upplied to an agent appointed under a power of attorney for property.
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
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 for the principal by writing or printing the name of the principal and signing your own name "as Agent" in the following manner:
Ann C. Koch by Peter J. Koch as agent
"(principal's name)" "by (your name) as agent"
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AMERICAN LEGAL FORMS © 1990 Form No. 800B CHICAGO, IL (312) 332-1922 CHICAGO, IL

Illinois Power of Attorney Act Official Statutory Form 755 ILCS 45 / 4-10 (a), Effective July, 2011 Revised June 2011

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

"The requirement of the signature of a witness in addition to the principal and the notary, imposed by Public Act 91-790, applies only to instruments executed on or after June 9, 2000 (the effective date of that Public Act).

(NOTE: THIS AMENDATORY ACT OF THE 96th General ASSEMBLY DELETES PROVISIONS THAT REFERRED TO THE ONE REQUIRED WITNESS AS AN "ADDITIONAL WITNESS", AND IT ALSO PROVIDES FOR THE SIGNATURE OF AN OPTIONAL "SECOND WITNESS".)" 195, eh.

Cook County Clark's Office

(Source: P.A. 98-1195, eff. 7-1-11.)

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Illinois Power of Attorney Act Official Statutory Form 755 ILCS 45 / 4-10 (a), Effective July, 2011 Revised June 2011

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

"(Sometimes also referred to in this Act as the "statutory property power")" (Text of Section after amendment by P.A. 96-1195 Eff. 7/1/11) Sec. 3-3.

"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 would 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 Stautory Short Form, you may name successor agents, but you

may not name co-agents.

This form does not impose a Juty 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 nim or her throughout your lifetime, both before and after you become incapacitated. A court, powever, can take away the powers of your agent if it finds that the agent is not acting p operly. You may also revoke

this Power of Attorney if you wish.

This Power of Attorney does not authorize your agent to appear 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 3-4 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:

___ (Principal's Initials)"