1232598

ILLINOIS STATUTORY SHORT FORM

POWER OF ATTORNEY FOR PROPERTY

Sounty Clark's Office

LEGAL DESCRIPTION: See Attached

PIN: 17062160790000

Prepared by: Gregory Dietz

1940 W Potomac Ave Chicago IL 60622

Mail to:

Perl Mortgage, INC.

2936 W. Belmont Ave.

Chicago, IL 60618

FILE NO. 1301PMI057619

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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 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.

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

X SEM CM

Robert B & Catherine L Miller Initials

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

1. We, Robert B & Catherine L Miller of 101 E Pine St, Claffin, KS 67525, hereby revoke all prior powers of attorney for property executed by me and appoint: Gregory Dietz of 1940 W Potomac Ave, Chicago, IL 60622 (NOTE: You may not name co-agents using this form.) as my attorney-in-fact (my "acent") 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 amonuments), 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 strike the title of any cutogory 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.
- (e) Safe deposit box transactions.
- (f) Insurance and annuity transactions.
- -(q) Retirement plan transactions.
- (h) Social Security, employment and military service benefits.
- -- (i) Tax matters.
- (j) Claims and litigation.
- (k) Commodity and option transactions.
- (I) Business operations.
 - (m) Borrowing transactions.
- (n) Estate transactions.
 - (o) All other property transactions.

OUNTY CIENT'S OFFICE TO (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 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:

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To mortgage or otherwise encumber the property commonly known as 1940 W Potomac Ave, Chicago, IL 60622 , or any rights, title or interests to the Property on any terms or considerations which my said attorney shall think proper; and to execute any instruments necessary to effectuate such refinance transaction, including, but not limited to, mortgages and deeds of trust, and specifically to obtain a mortgage loan from Perl Mortgage, Inc., its successors and/or assigns as their interests may appear, in the amount of \$497,000, on or about March 18, 2013 through March 30, 2013.

GIVING AND GRANTING to our attorney full general power and authority to do and perform eacle and every act, deed, matter and thing whatsoever in and about our property, as fully and as effectively to all intents and purposes as we might or could in our own proper person do if personally present.

i/we do nere	eby dechare mai any aci	i or uning lawruny	done hereunder by	our said altorney
shall be binding on	me/us, my/our heirs, le	egal and personal	representatives and	my/ours assigns
whether the same s	shall have been done	before or after m	y death or other r	revocation of this
said attorney.	nd until reliciole intellig	-	ereof shall have bee	·
•				

(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.)

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 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 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.	() This	power	of attorney	shall	become	effective	on	March	18,2013
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(NOTE: Insert a future date or event during your lifetime, such as a court determination of your disability

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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 April 16th, 2013
(NOTE: Can be longer than 60 days after effective date and no shorter than 30 days)
(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, 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: NONE
For purposes of paragraph 8, a person shall be considered to be incompetent if and while the person is a minor or ar edjudicated incompetent or disabled person 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 rame your agent as guardian of your estate if a court decides that one should be appointed. To do this, ratum 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.
(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 licer sed 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.
Dated: March 16 2013. Signed X LILLA B WILL Cath YILL C
(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.)
The undersigned witness certifies that with 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

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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: 3-18-13 State of ...!!!! Mai. S..) The undersigned, a perary public in and for the above county and state, certifies that Robert -- Catherine Villeknown 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) Askles Dietz (and) 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: 3 - 18 - 13OFFICIAL STAR ON CO DHAGICA PERUNAC **Notary Public** NOTARY PUBLIC STATE OF ILLINOIS (NOTE: You may, but are not required by Commission Expires June 29, 2015)
(NOTE: You may, but are not required by Expires June 29, 2015) 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) മനു genuine. **Gregory Dietz**

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

(principal)

(successor agent)

(successor agent)

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Name:	
Address:	
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 po ver of attorney is terminated or revoked.

As agent you much:

- (1) do what you know the principal reasonably expects you to do with the principal's property;
- (2) act in good fail 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 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 there 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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EXHIBIT "A"

LOT 32 IN BLOCK 1 IN BAIRD AND BRADLEY'S SUBDIVISION OF THE NORTH 4 ACRES OF THE WEST 10 ACRES OF THE SOUTH 25 ACRES OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 6, TOWNSHIP 39 NORTH, RANGE 14 EAST OF ETh.

OTE FOR IN.

CKA: 1946 W. POTO.

PIN: 17-06-216-079

Clark's Office THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.