

REQUESTED BY Kensington Vanguard 39 W 37th Street, 7th Floor New York, NY 10018

MAIL TO: Kensington Vanguard 39 W 37th Street, 7th Floor New York, NY 10018

642.981

LIMITED POWER OF ATTORNEY

NOTICE: This is an important document. It gives the person whom you designate (your "Agent" also called 'Attorney in Fact") broad powers for a specific transaction, to handle your property during a certain period of time, which may include powers to mortgage your real property with advance notice to you by web based closing. These powers will continue to exist even after you have become disabled or incompetent, but the powers cease to exist at the conclusion of the transaction for which this power is granted. This document does not authorize anyon; to make medical or other health care decisions. You may execute a different document, a health care proxy to do this. If there is anything about this document that you do not understand, you should ask a licensed attorney in your state to explain it to you.

BE IT KNOWN, that Michael G. Cook ("Principal")

Whose address is: 15

1515 West Hollyword Avenue

Chicago, IL 60660

has made and appointed, and by these presents does make a :ú appoint the following person(s), namely: SUSAN BARRICELLI; and if more than one person is nar ied, then each of whom may act separately, whose addresses are 1515 West Hollywood Avenue, Chicago, IL 60660 my/our true and lawful Attorney in Fact (also called Agent) for them and in theil name, place and stead, for the following specific and limited purposes:

- (1) This Limited Power of Attorney is given for the specific and limited purpose of refinancing the existing loan or loans secured by a mortgage(s) or deed of trust(s) encumbering the real property located at 1515 WEST HOLLYWOOD AVENUE, CHICAGO, IL 60660, more particularly described in Exhibit A attached hereto, with HSBC BANK USA, N.A. (Lender) with a new loan in the approximate amount of THREE HUNDRED SIXTY THOUSAND AND 00/100 DOLLAR \$ (\$360,000.00), to be secured with a mortgage or deed of trust encumbering said real property, and expected to close on or about ______ (hereinafter referred to as the "Refinance.")
- (2) To mortgage, refinance, hypothecate, assign, transfer, and in any manner deal with the real estate to effectuate the above referenced refinancing (which may also be called "banking transactions" under state statute);
- (3) To execute, acknowledge, deliver escrow instructions, and all Closing Documents including but not limited to: Notes, Deeds, Mortgages/Deeds of Trust, Subordinations, Security Instruments, Riders, Attachments and Addenda, including any documents necessary or requested as part of this transaction by Title Insurer, Lender or the other parties to the transaction, those documents needed by governmental and taxing authorities, Covenants, Agreements and Assignments of Agreements, Assignments of Mortgages, Assignments of

Deeds of Trust, Lien Waivers, encumbrance or waiver of homestead and any marital rights necessary to obtain the financing, Settlement Statements, Truth In Lending Disclosures, Loan Applications, HUD 1 and other written instruments of whatever kind and nature, all upon such terms and conditions as said Attorney in Fact (also called Agent) shall approve.

Further giving and granting said Attorney in Fact (also called Agent), full power and authority to do and perform all and every act and thing whatsoever requisite, necessary or appropriate to be done in and about the specific and limited premises (setout herein) as fully to all intents and purposes as I might or could be done if personally present, hereby ratifying and confirming all that said Attorney in Fact (also called Agent) should lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall become effective immediately, and shall not be affected by my subsequent disability, incapacity or lack of mental competence, except as may be provided otherwise by an applicable state statute. This Power of Attorney is not intended to revoke or terminate any previously executed General Durable Power of Attorney except to the limit that it would affect this specific transaction and this Power of Attorney is limited to the specific time and for the specific purposes described herein. I may revoke this Power of Attorney at any time by providing written notice to my Attorney in Fact (also called Agent), however such revocation shall not be effective as to third parties acting in reliance upon this Power of Attorney if recorded, unless and until the revocation is similarly recorded in the same county and state registry or other established records for the recording of Powers of Attorney. This Power of Attorney is limited to a specific refinance, and this Power of At orney shall continue in full force and effect until recordation of the Mortgage/Deed of Trust and execution of any other documents necessary to complete this refinance transaction.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ACSIGNS, HEREBY AGREE TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTEUMENT.

I, Michael G. Cook, the principal, sign my name to this power of attorney this ______ day of ________, 20 12_ and, being first duly sworn, do declare to the undersigned authority that I sign and execute this instrument as my power of attorney and that I sign t willingly, that I execute it as my free and voluntary act for the purpose(s) expressed in incorpower of attorney and that I am eighteen years of age or older, of sound mind and under no constraint or undue influence.

Michael G. Cook, PRINCIPAL

Notary Public, State of Illinois My Commission Expires 10/14/2013

I, PANIEL SPOHN, the witness, sign my name to the foregoing power of attorney
this Z8 day of TAPCH, 2013 and, being first duly sworn, do declare
to the undersigned authority that the principal(s) signs and executes this instrument as
his/her/their power of attorney and that he/she/they signs it willingly, and that I, in the presence
and hearing of the principal(s), sign this power of attorney as witness to the principal's signing
and that to the best of my knowledge the principal(s) is/are eighteen years of age or older, of
sound mind and under no constraint or undue influence. I further declare that I am over eighteen
years of age, of sound mind, and not related by blood or marriage to the Principal or the Attorney
in Fact. \
WITNESS
Printed Name of Witness DANIEL SPOHN
Printed Name of Witness: DANIEL SPOHN
State of: ILLIHOISON
County of: COOK
BEFORE ME personally appeared MULTAEL G. COOK , who
is/are personally known to me or who has produced as identification
(or proved to me on the basis of satisfactory evicence) to me known to be the individual(s)
described in and who executed the within and foregoin; Power of Attorney instrument and
acknowledged before me that they executed the same as his/her/their free and voluntary act and
deed, for the uses and purposes therein mentioned and desired the same be recorded as such.
WITNESS my hand and official seal in the county and state afcresaid this day of
11 aris-, 20 13.
Clain Man-
Notary Public My Commission Expires: 10-14 () CLABA MARIN
My Commission Expires: CLARA MARIN Notary Public, State of Illinois
Address: O/O/9 Ny Compussion Exercises 10/14/2013
Chroxle 60646

UNOFFICIAL CC

AFFIDAVIT THAT POWER OF ATTORNEY IS IN FULL FORCE

STATE OF WY COUNTY OF Kings

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being duly sworn, deposes and says:

- The Principal within did, in writing, appoint me as the Principal's free and lawful ATTORNEY(S)-IN-FACT in the within Power of Attorney.
- I have so actual knowledge or actual notice of revocation or termination of the Power of Attorney by death or otherwire, or knowledge of any facts indicating the same. I further represent that the Principal is alive, has not revoked or repudiate at it e Power of Attorney and the Power of Attorney still is in full force and effect.
- I make this affidavi, for the purpose of inducing Kensington Vanguard National Land Services, LLC and {{UNDNAME}} to accept delivery of the following Instrument (s), as executed by me in my capacity as the ATTORNEY(S)-IN-F .C1, with full knowledge that this affidavit will be relied upon in accepting the execution and delivery of the Instrument (3) and in paying good and valuable consideration therefore:

UNIFORM FORM CERTIFICATE OF ACKNOWLEDGMENT

(Within New York State)

State of New York)

County of Kiny) ss.:

in the year ____ before me, the undersigned, personally appeared ___, personally known to me or proved to me on the basis of satisfactory

evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ics), and that by his/her their signature(s) on the instrument, the individual(s), or the person upon behalf p. Which the individual(s)

acted, executed the instrument.

Signature and Office of individual

taking acknowledgment

JOSEPH CIACONO Notary Public - State of New York NO 01/A6196776

Qualified in Kings (

ACKNOWLEDGMENT OF ATTORNEY-IN-FACT
I,
I accept the appointment as Agent.
I understand the duties under the Power of Attorney and under the law.
shall exercise the powers for the benefit of the principal.
I she'll keep the assets of the principal separate from my assets.
I shall exercise reasonable caution and prudence.
I shall keep a full and accurate record of all actions, receipts and disbursements on behalf of the principal
<u>Jusan Bawullel</u> Signature of Agent/Attorney-in-Fact
Susan BARRICElli
Printed name of Agent/Attorney-in-Fact
Date
State of: No. Ho. K
State of:
County of: Sun Banishi
BEFORE ME personally appeared, who is/are personally
as identification (or provide one on the basis of satisfactory evidence) to be the person described in and who executed and foregoing. Power of Attorney instrument and acknowledged before me that they executed the same be recorded as such.
WITNESS my hand and official seal in the county and state aforesaid this day of
March C france
Notary Public 12-15-16
My Commission Expires: JOSEPH C IACONO Notary Public - State of New York NO. 011A6196776
Address: 100 K/Yn W//4/4 My Commission Expires 14/3/4

EXHIBIT A

The following described Real Estate situated in the County of Cook, in the State of Illinois, to wit:

Lot 26 in Block 1 in Bryn Mawr Addition to Edgewater, being a subdivision of the South 43 Rods of the West ½ of the Southwest ¼ East of Clark Street in Section 5, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel ID: 14-05-326-008-0000

Property of Cook County Clerk's Office