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Illinois Power of Attorney for Illinois Property Eff. 7/1/11

1. 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 hay 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 import 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 liftine both before and after you become incapacitated. A court, however, can take away the powers of your agent if it inds 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 our 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 (Borrower(s))

1912141024

Doc#: 1312141029 Fee: \$80.00 RHSP Fee: \$10.00 Affidavit Fee:

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 05/01/2013 09:39 AM Pg: 1 of 7

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Illinois Power of Attorney for Illinois Property Eff. 7/1/11

2. ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

The space above for Recorders Use Only	
This Power of Attorney is being created for the purpose of Purchase(drop down choice) of the property located at:
Street address: 3838 West 216th Place	, or me property recuted at.
City Matteson StateIL Zip60433	
Permanent Ta: 1D# 31-26-107-062-0000	
I Coott Dout	*******
I, Scott Duff	
Street Address: 59 Franklin St	
City:MorristownState:NJ ip:07960	
(insert name and address of principal above) hereby results all the	
(insert name and address of principal above) hereby revoke all prior powers of attorme and appoint:	ney for property executed by
Ryan W Duffy	
rigati ii Buliy	
Street Address: 125 S Green St Apt 902A	
City:ChicagoState:ILZip:60607	
(NOTE: You may not name co-agents using this form) (in a town and address of age	ent) as my attorney-in-fact
(NOTE: You may not name co-agents using this form.) (insert cume and address of age (my "agent") to act for me and in my name (in any way I could act in person) with response	ect to the following
(NOTE: You may not name co-agents using this form.) (insect name and address of age (my "agent") to act for me and in my name (in any way I could ac' in person) with respe as defined in Section 3-4 of the "Statutory Short Form Power of 6: or any for Property I	ect to the following powers,
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(NOTE: You may not name co-agents using this form.) (insert name and address of age (my "agent") to act for me and in my name (in any way I could ac' in person) with respect as defined in Section 3-4 of the "Statutory Short Form Power of Aco acy for Property I amendments), but subject to any limitations on or additions to the specified powers inset below: (NOTE: You must strike out any one or more of the following categories of power: you have. Failure to strike the title of any category will cause the powers described in that category. (a) Real estate transactions. (b) Financial institution transactions. (c) Stephing and transactions. (d) Tangible posent property transactions. (e) Safe deposit but transactions. (f) Insurance and annuity transactions. (g) Retirement plan transactions. (h) Social Secority, employment and military service benefits. (i) Claims and Etigation. (k) Commodity and option transactions.	ect to the following powers, aw" (including all rted in paragraph 2 or 3 do not want your agent to rategory to be granted to the
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(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

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3. NOTICE TO AGENT

(The following form shall be supplied to an agent appointed under a power of attorney for property)

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 ', 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 i you learn of any event that terminates this power of attorney or your authority under this power of attorney, such a 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 or the principal by writing or printing the name of the principal and signing your own name "as Agent" in the following nature:

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

The meaning of the powers granted to you is contained in Section 3-4 of the Illippis 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."

Regulatory information regarding the Illinois Power of Attorney:

Text of Section after amendment by P.A. 96-1195) Sec. 3-3. Statutory short form power of attorney for property.

(a) The form prescribed in this Section may be known as "statutory property power" and may be used to grant an agent power, with respect to property and financial matters. The "statutory property power" consists of the following: (1) Notice to the Individual Signing the B'...o's Statutory Short Form Power of Attorney for Property; (2) Illinois Statutory Short Form Power of Attorney for Property; and (3) Notice to Agent When a power of attorney in substantially the form prescribed in this Section is used, including all 3 items above, with item (1), the Notice to Individual Signing the Illinois Statutory Short Form Power of Attorney for Property, on a separate sheet (coversheet) in 14-point type and the notar and form of acknowledgment at the end, it shall have the meaning and effect prescribed in this Act.

(b) A power of attorney shall also be deemed to be in substantially the same format as the statutory form if the explanatory language throughout the form (the language following the designation "NOTE:") is distinguished in some way from the legal paragraphs in the form, such as the use of boldface or other difference in typeface and font or point size, even if the "Notice" paragraphs at the beginning are not on a separate sheet of paper or are not in 14-point type, or if the principal's initials do not appear in the acknowledgement at the end of the "Notice" paragraphs.

The validity of a power of attorney as meeting the requirements of a statutory property power shall not be affected by the fact that one or more of the categories of optional powers listed in the form are struck out or the form includes specific limitations on or additions to the agent's powers, as permitted by the form. Nothing in this Article shall invalidate or bar use by the principal of any other or different form of power of attorney for property. Nonstatutory property powers (i) must be executed by the principal, (ii) must designate the agent and the agent's powers, (iii) must be signed by at least one witness to the principal's signature, and (iv) must indicate that the principal has acknowledged his or her signature before a notary public. However, nonstatutory property powers need not conform in any other respect to the statutory property power.

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".) (Source: P.A. 96-1195, eff. 7-1-11.)

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Not Applicable Not Applicable	
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, expowers of appointment, name or change beneficiaries or joint tenants or revoke or amend any trust specifical referred to below.) Not Applicable	ercise Uy

(NOTE: You, ag int will have authority to employ other persons as necessary to enable the agent to properly exercise the pow. is 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 surfaced 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 (ge at (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 componisation for services rendered as agent under this power of attorney.

(NOTE: This power of attorney may be amended or revol ed b) 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. (XX) This power of attorney shall become effective on (Month/Date Tear): APRIC 1 77, 2013. (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. (XX) This power of attorney shall terminate on (Month/Date/Year): June 151, 2013.

(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 rewer to terminate prior to your death.)

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

8. If any agent named by me shall die, become incompetent, resign or refuse to accept the office of agent 7 name the following (each to act alone and successively, in the order named) as successor(s) to such agent:

Not Applicable

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.

(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

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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.) Agent is inegrporated by reference and included as part of this form. Signed (Principal) (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 The undersigned witness certifies that _______, 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 , known to me to be the notary public and acknow' aged 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 vitt ess 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, man lage, or adoption; or (d) an agent or successor agent under the foregoing power of attorney Dated: Signed (NOTE: Illinois requires only one witness, but other jurisdictions mry require more than one witness. If you wish to have a second witness, have him or her certify and sign here:) (Second witness) The undersigned witness certifies that Scott same person whose name is subscribed as principal to the foregoing power of attordey, 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 prvice 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 lower of attorney, whether such relationship is by blood, marriage, or adoption; or (d) an agent or successor agent under inc ioregoing power of attorney. \

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New JARRA	ı. J	
State of SSN:	\sim 1	
County of MORRIS	•	
The undersigned, a notary public in a		
that SCOII DUP		on to me to be the same person whose name is subscribed as HORO and before me and the witness(es) Laudia Winter
(and A CEGAL		son and acknowledged signing and delivering the instrument as
		es and purposes therein set forth (, and certified to the
correctness of the signature(s) of the		
A)		
OA		100111110013
Space below for Notary Sec.		Dated: HORIII - JOIJ
		Notary Phblic Luni En
		Signature: NOVEMBER 9712
CLAUDIA QUINTERO	G/A	The commence of the contract o
Notary Public		(NOTE: You may, but are not required to, request your agent
State of New Jersey	7	and successor agents to provide specimen signatures below. If
My Commission Expires Nov. 09, 201		you include specimen signatures in this power of attorney, you rust complete the certification opposite the signatures of the
I.D. w Z-TEGGG		a zents!
		ugome /
		Specime si gnatures of
I certify that the signatures agent (and	d successors) of	f my agent (ar.d successors) are genuine.
	1) Nove	H / J/ APRIL 1114, 2013
(agent)	(principal)	
(successor agent)	(principal)	
		0,
(successor agent)	(principal)	
(successor agent)	(ринсиран)	7,'
(NOTE: The name, address, and pho-	ne number of th	e person preparing this form or who assisted the principal in
completing this form should be insert	ed below.)	
Name: Scott Duffy		person preparing this form or who assisted the principal in Prepared by a moulto
Address: Sa Franklin	St	
Address: Sa Franklin Mornstown City: State:		•
City: State:	NJ Zip	0:07960
Phone:		

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EXHIBIT "A"

Property Address: 3838 West 216th Place, IL 60443

LOT 23 (EXCEPT THE WEST 22.8 FEET THEREOF) AND THE WEST 31.3 FEET OF LOT D, ALSO THE SOUTH HALF OF THE EAST AND WEST VACATED ALLEY LYING NORTH OF AND ADJOINING SAID TRACT, ALL IN GEORGE W WALKERS ADDITION TO MATTESON, ILLINOIS, A SUBDIVISION OF THAT PART OF LOT 2, OF LEWIS MILLER AND LEWIS SUBDIVISION OF THE WEST HALF OF THE WEST HALF OF SECTION 26, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE ELGIN, JOLIET AND EASTERN RAILWAY COMPANY'S RIGHT OF WAY, EXCEPTING THEREFROM THE EAST 481.466 FEET OF THE NORTH HALF OF THE NORTH HALF OF SAID LOT 2, ALL IN COOK COUNTY, ILLINOIS, AND A RESUBDIVISION OF LOTS 4, 5 AND 8 OF BLUME'S SUBDIVISION OF THE EAST 481.466 FEET OF THE NORTH HALF OF THE NORTH HALF OF SAID LOT 2, EXCEPT THE EAST 150 FEET OF THE NORTH 322 FEET THEREOFSITUATED IN COOK COUNTY, ILLINOIS

Pin No.: 31-26-107-062-2020

Property Address: 3838 West 215th Place, Matteson, IL 60433