



Doc#: 1314156008 Fee: \$64.00
RHSP Fee: \$10.00 Affidavit Fee:
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/21/2013 09:32 AM Pg: 1 of 3

Limited Power of Attorney

Know all men by these presents, that I, James A. Bychowski
of 1097 Oak Street, Winnetka, IL 60093 do hereby make, constitute and appoint Barbara
T. Bychowski my true and lawful attorney-in-fact for me and in my name, place and stead
to do, execute and perform all and every act, matter, and thing in Law or in the judgment
of said attorney needful or desirable to be done in relation to the closing of a home equity
line of credit ("HELOC") with Associated Bank against certain real estate and any and
all improvement thereon designated as: See the following legal description:

PIN# 05-20-109-028

known as 1097 Oak St., Winnetka, IL 60093
in Cook County, Illinois, (the Property), as fully and amply, and with
the same effect, as I myself might or could do if acting personally. Without limiting the
generality of the foregoing, my attorney is hereby empowered:

- 1) To sign any and all closing documents related to the HELOC and any and all application documents related to open a depository account to secure the rate and terms of the HELOC described below.
- 2) To pay, collect, demand, settle, compound, compromise, and discharge any and all demands, judgments, out of or due for or because of the Property or any interest therein, now or hereafter due to or by me to or from all corporations, associations and persons to five and receive receipts and releases therefore in my name.
- 3) To sign a note, bond, deed of trust, mortgage, contract, or other instruments or certifications relating to borrowing against the Property.
- 4) To convey by deed of trust, mortgage, or lease, any part or all of the Property, and to make all necessary deeds, assignments, transfers and conveyances thereof with all necessary covenants, warranties and assurances relating to borrowing against the Property, and to sign, seal, acknowledge and deliver the same.
- 5) The terms of the aforementioned real estate transaction are:

Rate: Introductory Rate of 1.99% for the first 6 months. Rate of Prime + 0.75%, floating, with a floor of 4%, thereafter, no closing costs

Loan Amount: \$95,000

I intend hereby that my attorney shall have the same powers over my affairs with respect to the purchase and financing of the Property as I myself might personally exercise, and I hereby ratify all lawful acts done by my attorney by virtue hereof.

This Power of Attorney shall not terminate in the event of my disability.

This Power of Attorney shall remain in effect until June 1, 2013

Unless sooner revoked by me in writing delivered to my agent.

UNOFFICIAL COPY

This instrument may be executed in more than counterpart, any one of which shall, for all purposes, be deemed an original.

Witness my hand and seal this 16th day of May, 20 13.

Jared A. Bychowski
(Principals Signature)

State of ILLINOIS
County of LAKE

I, LAURA WAGENKNECHT, a Notary Public in and for the State and jurisdiction aforesaid, do certify that JAMES A. BYCHOWSKI, whose name is signed to the writing above bearing date on the 16th day of MAY, 20 13, has this day acknowledged the same before me in my jurisdiction aforesaid.

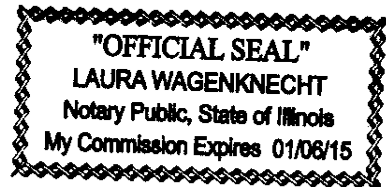
Given under my hand this 16th day of MAY, 20 13.

Seal Laura Wagenknecht
(Notary Public)

My commission expires on the 6th day of JANUARY, 20 16.

Sample signature of Attorney-in-Fact

Barbara T. Bychowski
Barbara T. Bychowski



UNOFFICIAL COPY

STREET ADDRESS: 1097 OAK ST.
CITY: WINNETKA COUNTY: COOK
TAX NUMBER: 05-20-109-028-0000

LEGAL DESCRIPTION:

LOT 1 IN CROSS' CONSOLIDATION OF ALL OF LOT 13 AND LOT 14 (EXCEPT THE EAST 30 FEET THEREOF) IN BLOCK 6 IN GROVELAND ADDITION TO WINNETKA, BEING A SUBDIVISION OF THE EAST 70 ACRES OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office