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Date: 08/16/2013 08:38 AM Pg: 1 of 9

Cook County Recorder of Deeds

Karen A. Yarbrough



ATTORNEYS' TITLE **GUARANTY** FUND, INC.

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NOTICE TO THE INDIVIDUAL SIGNING THE ILLINOIS

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.

STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY.

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 raith 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.

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When Recorded Return (5) Indecomm Global Service: 2925 Country Drive St. Paul, MN 5511?

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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.

Property of Cook County Clark's Office

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

Principal's Initials

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

1. I, Daniel Sawicki					
Name of Principal					
333 Scenio View Drive, Aledo, TX 76008					
Address of Principal					
hereby revoke all prior powers of attorney for property executed by me and appoint:					
John T. Clery, P.C.					
Name of Agent					
1111 Plaza Drive, Suite 580, Schaumburg, IL 60173 Address of Agent					
(NOTE: You may not name co-agents using this form.)					
as my attorney-in-fact (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 'sec ion 3-4 of the "Statutory Short Form Power of Attorney for Property Law" (including all amendments), but subject to any limitaur as on or additions to the specified powers inserted in paragraph 2 or 3 below:					
(NOTE: You must strike out an) one or more of the following categories of powers you do not want your agent to have. Failure to strike the title of any category will couse 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 g. Retirement plan transactions b. Social Security, employment, and military m. Borrowing transactions service benefits n. Estate transactions					
d. Tangible personal property transactions e. Safe deposit box transactions f. Insurance and annuity transactions L. Con edity and option transactions o. All other property powers and transactions transactions					
(NOTE: Limitations on and additions to the agent's power; mcy 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.)					
Conti					
7,6					
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 lifts, exercise powers appointment, name or change beneficiaries or joint tenants, or revoke or amend any trust specifically referred to below.)					
The power to sign all documents needed for the purchase of property located at 1413 Chalfont Drive, Schaumburg, Illinois 60194, including but not limited to, the Note, Mortgage, Truth-in-Lending, etc.					
(NOTE: Your agent will have authority to employ other persons as necessary to enable the agent to properly exercise the power 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.)					

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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 enay 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 Initial

(NOTE: Insert a future date or event during your lifetime, such as a court determination of your disability or a written determination by your invision that you are incapacitated, when you want this power to first take effect.)

7. This power of att or ev shall terminate on

July 25, 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 power to terminate prior to your death.)

(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 incompount, resign, or refuse to accept the office of agent, I name the following (each to act alone and successively, in the order named) as our cessor(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 crompt 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 o court decides that one should be appointed. To do this, retain paragraph 9, and the court will appoint your agent if the court find, that this appointment will serve your best interests and welfare. Strike out paragraph 9 if you do not want your agent to act as guardica.

9. If a guardian of my estate (my property) is to be appointed, I nominate the agent actine, under this power of attorney as such guardian, to serve without bond or security.

10.1 am fully informed as to all the contents of this form and understand the full import of this gran, 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 part of this form.

Signature of 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.)

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The	undersigned witness certifies that	Daniel Sawio		known to me to be the same person whose
sign	ne is subscribed as principal to the foregoing and delivering the instrument as the free or her to be of sound mind and memory. The	and voluntary act of	, appeared before me the principal, for the u	ses and purposes therein set forth. I believe
a.	the attending physician or mental health serv	vice provider or a rela	ative of the physician o	r provider;
b.	an owner, operator, or relative of an owner of	or operator of a health	a care facility in which	the principal is a patient or resident;
c.	a parent, sibling, descendant, or any spouse agent under the foregoing power of attorney			
d.	an agent or successor agent under the forego	oing power of attorne	y.	
Dat	ed: <u>07-11-2013</u>		Sewan.	A Gell Witness
	OTE: Illinois requires onl) one witness, but ness, have him or her cert juind sign here:)	other jurisdictions m	ay require more than	one witness. If you wish to have a second
(Se	cond witness) The undersigned witness certif	ies that	Daniel Sawicki	, known to me to be the same
ack	son whose name is subscribed as principal nowledged signing and delivering the instruction. I believe him or her to be of sound mind a	nent as the free and v	oluntary act of the prin	cipal, for the uses and purposes therein set
a.	the attending physician or mental health ser	vice provider or a rela	ative of the physician o	r provider;
b.	an owner, operator, or relative of an owner	or operator of a health	n care facility in which	the principal is a patient or resident;
C.	a parent, sibling, descendant, or any spouse agent under the foregoing power of attorney			
d.	an agent or successor agent under the forego	oing power of attorne	4	
				. 1
D.,	ed: 07-11-2013		Vami V	Marie
Dat	ed: <u>e : // 22/</u>		V 201110. 1.6	Witness
			(0	A.
STA	ATE OF ILLINOIS TEXAS	٦		4
				'S _
CO	UNTY OF <u>Iamant</u>	J		
The	undersigned, a notary public in and for the a	bove county and state	e, certifies that	Daniel Sawicki
		·		Name of Principal
	wn to me to be the same person whose name witness(es)	-	ENNIS K	in person and
	Name of Witness nowledged signing and delivering the instrur	ment on the free and u		Second Witness)
	h, and certified to the correctness of the signs			icipal, for the uses and purposes increm sec
Dat	ed: 02-10-2015 7-11	-2013	Dome 1	20
			, –	Notary Public
	(SEAL)			62 10 2
	To what it must be not of any of the profit of the same of the sam	C DOPENSON :	My commission expir	es <u>UX-1U-XQ5</u>
	Notary Public	E ROBERTSON		Date
	1 Military Februar	ission Expires 7 v 10, 2015		
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(NOTE: You may, but are not required to, request your agent and successor agents to provide specimen signatures below. If you include specimen signatures in this power of attorney, you must complete the certification opposite the signatures of the agents.)

Specimen signatures of agent (and successors):	I certify that the signatures of my agent (and successors) are genuine.		
Agent	Principal		
Successor Agent	Principal		
Successor Agent	Principal		
(NOTE: The name, address, and phone number of the personal de inserted below.)	son preparing this form or who assisted the principal in completing this form AND M41(7),		
Name: John T. Cler,, P.C.	· 		
Address: 1111 Plaza Dr. ve	·		
Suite 580			
City, State, Zip: Schaumburg, IL 60173			
Phone: (847) 330-1000			

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 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 Not. 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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SECTION 3-4 OF THE ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW

Section 3-4. Explanation of powers granted in the statutory short form power of attorney for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of any of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form; but the agent will not have power under any of the statutory categories a. through o. to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests at death under any will, trust, joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be required to use due care to act for the benefit of the principal in accordance with the terms of the statutory property power and will be limble for negligent exercise. The agent may act in person or through others reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts reasonably necessary () ir infement the exercise of the powers granted to the agent.

- a. Real estate transactions The agent is authorized to buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject a land trust and all beneficial interests in and powers of direction under any land trust); collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release rights of homester; with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, sut divide, manage, operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.
- b. Financial institution transactions. The agent is suthorized to open, close, continue, and control all accounts and deposits in any type of financial institution (which term includes, vithout limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); denosit in and withdraw from and write checks on any financial institution account or deposit; and, in general, exercise all power with respect to financial institution transactions which the principal could if present and under no disability. This authorization shall also apply to any Totten Trust, Payable on Death Account, or comparable trust account arrangement where the terms of such unst are contained entirely on the financial institution's signature card, insofar as an agent shall be permitted to withdraw income or principal from such account, unless this authorization is expressly limited or withheld under paragraph 2 of the form presented under Section 3-3. This authorization shall not apply to accounts titled in the name of any trust subject to the provisions of the Trusts and Trustees Act, for which specific reference to the trust and a specific grant of authority to the agent to withdraw income or principal from such trust is required pursuant to Section 2-9 of the Illinois Power of Attorney Act and subsection (n) of this Section.
- c. Stock and bond transactions. The agent is authorized to buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.
- d. Tangible personal property transactions. The agent is authorized to buy and sell, lease, exchange, wheet, possess and take title to all tangible personal property; move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and safekeep tangible personal property; and, in general, exercise all powers with respect to tangible personal prope ty which the principal could if present and under no disability.
- e. Safe deposit box transactions. The agent is authorized to open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrender any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.
- f. Insurance and annuity transactions. The agent is authorized to procure, acquire, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, property or liability insurance); pay premiums or assessments on or surrender and collect all distributions, proceeds or benefits payable under any insurance or annuity contract; and, in general, exercise all powers with respect to insurance and annuity contracts which the principal could if present and under no disability.
- g. Retirement plan transactions. The agent is authorized to contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover

employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover

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contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan; and, in general, exercise all powers with respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.

- h. Social Security, unemployment, and military service benefits. The agent is authorized to prepare, sign and file any claim or application for Social Security, unemployment or military service benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take title to and hold all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation; and, in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.
- i. Tax matters. The agent is authorized to sign, verify and file all the principal's federal, state and local income, gift, estate, property and other tax returns, including joint returns and declarations of estimated tax; pay all taxes; claim, sue for and receive all tax refunds; examine and copy all the principal's tax returns and records; represent the principal before any federal, state or local revenue gency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes; waive rights and sign all documents on behalf of the principal as required to settle, pay and determine all tax habilities; and, in general, exercise all powers with respect to tax matters which the principal could if present and under no disability.
- j. Claims and litigations the agent is authorized to institute, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into contingency agreements and other contracts as necessary in connection with litigation; and, in general, exercise all powers with respect to claims and litigation which the principal could if present and under no disability.
- k. Commodity and option transaction. The agent is authorized to buy, sell, exchange, assign, convey, settle and exercise commodities futures contracts and call an i put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures broker; and, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.
- Business operations. The agent is authorized to organize or continue and conduct any business (which term includes, without limitation, any farming, manufacturing, service, mining, etailing or other type of business operation) in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or out or legal entity; operate, buy, sell, expand, contract, terminate or liquidate any business; direct, control, supervise, manage or participate in the operation of any business and engage, compensate and discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all powers with respect to business interests and operations which the principal could if present and under no disability.
- m. Borrowing transactions. The agent is authorized to borrow money; money and satisfy any notes or other forms of obligation; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could if present and under no disability.
- n. Estate transactions. The agent is authorized to accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sue for, claim and recover any legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; assert any interest in and exercise any power over any trust, estate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal could if present and under no disability; provided, however, that the agent may not make or change a will and may not revoke or amend a trust revocable or amendable by the principal or require the trustee of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statutory property power form.
- o. All other property powers and transactions. The agent is authorized to exercise all possible powers of the principal with respect to all possible types of property and interests in property, except to the extent the principal limits the generality of this category o. by striking out one or more of categories a. through n. or by specifying other limitations in the statutory property power form.

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EXHIBIT A

LEGAL DESCRIPTION

LOT 520 IN STRATHMORE, SCHAUMBURG UNIT 6, BEING A SUBDIVISION OF PARTS OF SECTION 17 AND 20, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAN THEREOF RECORDED MAY 5, 1971 AS DOCUMENT 21469628 IN COOK COUNTY, ILLINOIS.

Permanent Index Number(s): 07-17-407-014

For informational purposes cnly, the subject parcel is commonly known as:

1413 Chalfont Drive, Schaumburg, IL 60194

1653

TITLE RESOURCES GUARANTY COMPANY

Burnet Title • 9450 Bryn Mawr Avenue, Suite 700 • Rosemont, IL 60018