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Doc#: 1328435085 Fee: \$60.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/11/2013 01:14 PM Pg: 0

SPECIFIC POWER OF ATTORNEY TO REFINANCE A LOAN SECURED BY REAL PROPERTY

THE STATE OF IL
COUNTY OF COOK

KNOW ALL MEN BY THESE PRESENTS:

THAT I, Rajesh Kumar Loyalka, of the County of Santa Clara, State of CA, as of this date and by this document do nominate, constitute, and appoint Rajendra Garg, of Cook County, IL, my true and lawful attorney-in-fact, to act in, manage, and conduct all of my affairs, and for that purpose for me and in my name, place and stead, and for my use and benefit, and as my act and deed, to do and execute, or concur with persons jointly interested with me in the doing or executing of every act, deed, or thing I could do or execute in connection with the exercise of the power granted herein, including all or any of the following acts, deeds and things:

1. To refinance the hereinafter described real property (hereinafter referred to as the "Property") together with all improvements and personal property situated thereon, to-wit:

901 N. Cove Drive,
Palatine, IL 60067

2. To pay all cost, expenses or other claims; to make, sign, execute, acknowledge and deliver a Note and Deed of Trust/Mortgage covering the Property to or for my benefit and to bind me pursuant thereto, on such form or forms and pursuant to such terms as provided by the lender;

3. For me and in my place and stead to execute any and all instruments pursuant to such Loan, Note and Deed of Trust/Mortgage, including, but not limited to, closing statements, disclosure statements, water district notices, waivers as may be required incident to or pursuant to such loan;

4. To take, hold, possess, convey, lease, let, or otherwise manage any or all of my real, personal, or mixed property, or any interest in it or pertaining to it; to eject, remove, or relieve tenants or others persons from, and recover possession of, this Property by all lawful means; to maintain, protect, preserve, insure, remove, store, transport, repair, rebuild, modify, or improve the same or any part of it; and to dedicate easements;

5. To make, endorse, guarantee, accept, receive, sign, seal, execute, acknowledge, and deliver assignments, agreements, certificates, hypothecations, checks, notes, mortgages, deeds of trust, bonds, vouchers, receipts, releases, and such other instruments in writing of whatever kind or nature, as may be proper;

6. To make deposits or investments in or withdrawals from any account, holding or interest which I may now or in the future have, or be entitled to, in any banking, trust, or investment institution, including postal savings depository offices, credit unions, savings and loan associations, and similar institutions; to exercise any right, option, or privilege pertaining to it or them, including, but not limited to, the authority to borrow money; and to open or establish accounts, holdings, or interest of whatever kind or nature, with any of these institutions, in my name or in the name of my attorney-in-fact or in our names jointly, either with or without right of survivorship;

7. To engage and dismiss agents, counsels, attorneys, accountants, and employees, and to appoint and remove at pleasure any substitute for, or any agent of, my attorney-in-fact in respect to all or any of the matters or things mentioned in this document and upon any terms that my attorney-in-fact shall think fit, in connection with the Property;

8. To do any and all other acts as may be necessary to complete the refinance of the Property;

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GIVING AND GRANTING to this attorney-in-fact full power and authority to do and perform every act, deed, matter, and thing whatever in and about my estate, property, and affairs, as fully as I might or could do if personally present, the above especially enumerated powers being in aid and exemplification of the full, complete, and general power granted in this document, and not in limitation or definition of those powers; and by this document ratifying all that my attorney-in-fact shall lawfully do or cause to be done.

This Power of Attorney shall not terminate on disability of the principal and shall survive and continue in full force and effect, should I for any reason be declared insane, or should I be physically unable to take any such actions, or incompetent, hereby ratifying and confirming all acts performed by my attorney-in-fact irrespective of my future mental condition. The attorney-in-fact is hereby authorized to indemnify and hold harmless any third party who accepts and acts under this Power of Attorney.

The rights, powers and authority of said attorney-in-fact to exercise any and all of the rights and powers herein granted shall commence and be in full force and effect on the date of execution of this instrument, and all such rights, powers and authority shall remain in full force and effect thereafter until this Power of Attorney is revoked or terminated by my actual written notice, provided such notice is placed in the U.S. Mail and sent certified, return receipt requested to.

Lender: Homeland Mortgage Company
Address: 5757 S Cass Ave,
Westmont, IL 60559
Attn: Funding Dept

PREPARED BY: →

or to any other third party by a duly filed revocation or termination with the County Clerk of DuPage County, IL.

Signed this 6th day of August, 2013.

Rajesh Kumar Loyalka
PRINCIPAL

WITNESS

Rajesh Kumar Loyalka
Printed Name

Printed Name

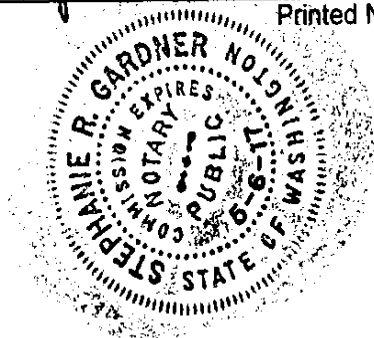
STATE OF Washington
COUNTY OF King

The foregoing instrument was acknowledged before me on this, the 6th day of August, 2013, by Rajesh Kumar Loyalka, who declared the same to be the person/persons granting of a Durable Power of Attorney.

Stephanie R Gardner
Notary Public, State of Washington

Stephanie R Gardner
Printed Name of Notary

My Commission Expires: 5-6-17



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STREET ADDRESS: 901 N. COVE DRIVE

CITY: PALATINE

COUNTY: COOK

TAX NUMBER: 02-09-402-045-1031

LEGAL DESCRIPTION:

UNIT 901"C" IN HIDDEN COVE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

CERTAIN LOTS IN HIDDEN COVE SUBDIVISION OF THE EAST 250 FEET OF THE WEST 2/3 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTH 50 FEET THEREOF PER DOCUMENT 10910667), IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED MAY 31, 1990 AS DOCUMENT 90577492, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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AGENT'S CERTIFICATION AND ACCEPTANCE OF AUTHORITY

Rajendra Garg
 I, (insert name of agent), certify that the attached is a true copy of a power of attorney naming the undersigned as agent or successor agent for (insert name of principal).
 Rajesh Kumar Loyalka

I certify that to the best of my knowledge the principal had the capacity to execute the power of attorney, is alive, and has not revoked the power of attorney; that my powers as agent have not been altered or terminated; and that the power of attorney remains in full force and effect.

I accept appointment as agent under this power of attorney.

This certification and acceptance is made under penalty of perjury.*

Dated: 8/2/13

Rajendra Garg

(Agent's Signature)

RAJENDRA GARG

(Print Agent's Name)

1335 SILVER FOX DR
 LEMONT, IL 60439

(Agent's Address)

*(NOTE: Perjury is defined in Section 32-2 of the Criminal Code of 1961, and is a