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This Instrument Prepared By: Guaranteed Rate, Inc. 3940 N. Ravenswood Chicago, IL 60613

After Recording Return To: Guaranteed Rate, Inc. 3940 N. Ravenswood Chicago, IL 60613



Doc#: 1328942026 Fee: \$84.00 RHSP Fee:\$9.00 RPRF Fee: \$1.00

Karen A.Yarbrough

Cook County Recorder of Deeds Date: 10/18/2013 09:32 AM Pg: 1 of 8

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 for er 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 may include the power of pledge, sell, or dispose of any of your real or personal property, even without your consent or any advance notic 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 i nportant to select an agent whom you trust, since you are giving that agent control over your financial assets and rope ty. 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 agenements 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 ecting 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 your signature. You hould 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))

8759466/1

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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: 847 Ridge Ave. #3 City Evanston State IL Zip 60202
Permanent Tax !D#
I, Kristina T. Be kway
Street Address: 550 vine Ave. #104
City: Highland Park State: IL Zip: 60035
(insert name and address of reincipal above) hereby revoke all prior powers of attorney for property executed
me and appoint:
Steven Beckway
Street Address: 550 Vine Ave. #104
71 771 11 17 1 0 1 H 77 (0025
City: Highland Park State: IL Zip: 60035
(NOTE: You may not name co-agents using this form) (invert name and address of agent) 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 Section 3-4 of the "Statutory Short Form Powe of Attorney for Property Law" (including all
as defined in Section 5-4 of the Statutory Short Form I over 6, Internet for Troperty 2 and amendments), but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3
NOTE: You must strike out any one or more of the following catego: ie of powers you do not want your agent to
have. Failure to strike the title of any category will cause the powers described in that category to be granted to to
agent. To strike out a category you must draw a line through the title of tha cat gory.)
agent. To strike out a category you must at an a time an asset to
agent. To strike out a category you must draw a line through the title of tha category.) (a) Real estate transactions. (b) Financial institution transactions. (c) Stock and bond transactions. (d) Tangible personal property transactions. (e) Safe deposit box transactions. (f) Insurance and annuity transactions. (g) Retirement plan transactions. (h) Social Security, employment and military service benefits. (i) Tax matters.
(b) Financial institution transactions.
(c) Stock and bond transactions.
(d) Tangible personal property transactions.
(d) Yangioto portonia property (e) Safe deposit box transactions.
— (f) Insurance and annuity transactions.
— (g) Retirement plan transactions.
(h) Social Security, employment and military service benefits.
(i) Tax matters.
— (j) Claims and litigation.
(k) Commodity and option transactions.
— (1) Business operations.
(m) Borrowing transactions.
(n) Estate transactions.
— (a) All other property transactions.
(NOTE: Limitations on and additions to the agent's powers may be included in this power of attorney if they are
(NOTE: Limitations on and additions to the agent's powers may be included in this power of allothey if mey are

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.)

Illinois Power of Attorney for Illinois Property

specifically described below.)

Not Applicable

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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, exercise
powers of appointment, name or change beneficiaries or joint tenants or revoke or amend any trust specifically
referred to below.)
Not Applicable

(NOTE: Your agent will have authority to employ other persons as necessary to enable the agent to properly exercise the powers 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.)

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 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 'e' oked by you at any time and in any manner. Absent amendment or revocation, the authority granted in in s power of attorney will become effective at the time this power is signed and will continue until your death, unles 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 (Mondt/Date/Year): ON EXECUTION.

(NOTE: Insert a future date or event during your lifetime, such 25 a court determination of your disability or a written determination by your physician that you are incapacitated, you you want this power to first take effect.) 7. (XX) This power of attorney shall terminate on (Month/Date/Year): 1/30/2013.

(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 incompetent, resign or refuse to accept the office of agent, I 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 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.)

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11. The Notice to Agent is incorporated by reference	and included as part of this form.
Dated: 9/18/13 Signed Weckuxu	(Principal)
(NOTE: This power of attorney will not be effective un notarized, using the form below. The notary may not o	nless it is signed by at least one witness and your signature is also sign as a witness.)
same person whose name is subscribed as principal to notary public and acknowledged signing and delivering for the uses and perposes therein set forth. I believe havitness also certifies that the witness is not: (a) the attrelative of the physician or provider; (b) an owner, op facility in which the principal is a patient or resident; sibling, or descendant of civil er the principal or any ag	known to me to be the the foregoing power of attorney, appeared before me and the ing the instrument as the free and voluntary act of the principal, im or her to be of sound mind and memory. The undersigned tending physician or mental health service provider or a erator, or relative of an owner or operator of a health care (c) a parent, sibling, descendant, or any spouse of such parent, gent or successor agent under the foregoing power of attorney, loption; or (d) an agent or successor agent under the foregoing
Dated: 9/18/13 Signed Henrice Beckway	(Witness)
(NOTE: Illinois requires only one witness, but of ler) have a second witness, have him or her certify and sign	v isdictions may require more than one witness. If you wish to n here:)
same person whose name is subscribed as principal to notary public and acknowledged signing and delivering for the uses and purposes therein set forth. I believe how witness also certifies that the witness is not: (a) the at relative of the physician or provider; (b) an owner, op facility in which the principal is a patient or resident; sibling, or descendant of either the principal or any as whether such relationship is by blood, marriage, or account of attorney. Dated: State of County	n to me to be the same person whose name is subscribed as d before me and the witness(es)
	on and acknowledged signing and delivering the instrument as
Space below for Notary Seal	Dated: 9/18/13

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OFFICIAL SEAL JOHN H WINAND NOTARY PUBLIC - STATE OF ILLINOIŞ MY COMMISSION EXPIRES:03/16/16 Notary Public
Signature:
My commission expires 9 (91)3

(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	
I certify that the signatures	gent (and successors) of my agent (and successors) are genuine.	
(agent)	(principal)	
(successor agent)	(principal)	
(successor agent)	(r.incipal)	
(NOTE: The name, address completing this form shoul	and phone number of the person preparing this form or who assisted the beinserted below.)	he principal in
Name:		
Address:		
City:	State: Zip:	
Dhone'		

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 relationsh ρ , kr own 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 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;

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(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 ourside 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 regar in the Illinois Power of Attorney:
Text of Section after amendment by J. 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 powers with respect to property and financial matters. The "statutory property power" consists of the following: (1) Notice to the Individual Signing the Illinois 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 present ad 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 notarized form of acknowledgment at the end, it shall have the mearing at dieffect 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 designat on 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 for or oir 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 init' as 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 state-tory 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 fc.m 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 princip. (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 three principal has acknowledged his or her signature before a notary public. However, nonstatutory property powers need not conform in any other r spect to the statutory property power.

The requirement of the signature of a witness in addition to the principal and the notary, i mosed 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 a mendatory Act of the 96th General Assembly vides . deletes provisions that referred to the one required witness as an "additional witness", and it al o provides for the signature of an optional "second witness".) (Source: P.A. 96-1195, eff. 7-1-11.)

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AGENT'S CERTIFICATION AND ACCEPTANCE OF AUTHORITY

1, Steven Beckmay	certify that the attached is a true copy of the Power as agent or successor agent for
of Attorney naming the undersigned	as agent or successor agent for
Kristing Beckung	
,	
I certify that, to the best of my knov	vledge, the principal had the capacity to execute the
Decree of Attornory is alive and has	not revoked the Power of Attorney, that my nower

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 an 1 effect.

I accept the appointment as agent under the Power of Attorney.

This acceptance is made under the penalty of perjury.*

Dated: 9/18/13

Agent's Signature

Print Agent's Name

Juny Clarks *(NOTE: Perjury is defined in Section 32-2 of the Criminal Code of 1961 and is a punishable offence).

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STREET ADDRESS: 847 RIDGE AVENUE

UNIT 3

CITY: EVANSTON

COUNTY: COOK

TAX NUMBER: 11-19-301-022-1009

LEGAL DESCRIPTION:

UNIT 847-3 IN THE RENAISSANCE RIDGE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 10 AND 11 IN BLOCK 3 IN ADAMS AND BROWN'S ADDITION TO EVANSTON, IN THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, EAST OF RIDGE ROAD; WHICH SURVEY IS ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0536327032 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON IN CO.

COOK COUNTY CLERK'S OFFICE ELEMENTS, ALL IN COOK COUNTY, ILLINOIS