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Karen A. Yarbrough

Cook County Recorder of Deeds Date: 05/02/2014 01:40 PM Pg: 1 of 8

recorder's office 1404 - 55042 (1/2

PRAIRIE TITLE 6821 W. NORTH AVE. OAK PARK, IL 60302 ILLINOIS STATUTORY

SHORT FORM

POWER OF ATTORNEY FOR PROPERTY

Prepared by: Hope Geldes

Attorney At Law, 818 S Kenilworth

Oak Park, Illinois 60304

Mail to: Hope Geldes

Attorney At Law, 818 S Kenilworth

Oak Park, Illinois 60304

NOTICE TO THE INDIVIDUAL SIGNING THE ILLINOIS
STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY.

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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 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 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 exe cise 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 rally 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 no take effect without your signature. You should not sign this Power of Attorney it 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

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

1. I, Mary Victoria Dycus, hereby revoke all prior powers of attorney for property

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executed by me and appoint: Ronald David Whitaker, my husband

(insert name and 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 Section 3-4 of the "Statutory Short
Form Power of Attorney for Property Law" (including all amendments), but subject to any
limitations on or additions to the specified powers inserted in paragraph 2 or 3 below:
by a detailed to the opcomed powers inserted in paragraph 2 of 5 below.
(NOTE: You must strike out any one or more of the following categories of powers you do not
Want your agent to baye. Failure to strike the title of any onterward to baye.
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 the agent. To strike out a category you must draw
a line through the title of that category.)
(a) Day (ca.) () ()
(a) Real estate transactions.
(b) Financial institution transactions.
(c) Stock and conditions.
(d) Tangible personal property transactions.
(e) Safe deposit by * ransactions.
(f) Insurance and annuity transactions.
(g) Retirement plan transo utions.
(h) Social Security, employment and military service benefits.
(i) Tax matters.
(j) Claims and litigation .
(k) Commodity and option transactions .
(I) Business operations .
(m) Borrowing transactions.
(n) Estate transactions.
(o) All other property transactions.
ALOTE II II II II
(NOTE: Limitations on and additions to the agent's pov.e's 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
imited 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.)
This power of attorney shall be limited to the signing of all documents necessary to purchase
and place a mortgage on the property located at 105 S. Euclid, Unit B, Oak Park, I.
60302"
60302."
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.) Sign all mortgage documents

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(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 atto ney 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 juration is made by initialing and completing one or both of paragraphs 6 and 7.)

(NOTE: Insert a future date or event during your livetime, 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.)

(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 except the office of agent, I name the following (each to act alone and successively, in the order named) as successor(s) to such agent:

For purposes of 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.)

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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 literature of the interval of the practice of law unless he or she is a literature of the practice law in Illinois.)	censed
11. The Notice to Agent is incorporated by reference and included as part of this Dated: $24.20/4$	form.
Mary Victorio Dycus	
(NOTE: This power of attorney will not be effective unless it is signed by at least one and your signature is notal; zec, using the form below. The notary may not also sign witness.)	witness as a
The undersigned witness certifies that	g power and and ee o or cipal is a sibling, or
(NOTE: Illinois requires only one witness, but other jurisdictions may require more the witness. If you wish to have a second witness, have him or her certify and sign here.	an che
State of Luci) County of Pall	
County of Talls \	

The undersigned, a notary public in and for the above county and state, certifies that Mary Victoria Dycus known to me to be the same person whose name is subscribed as acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth (, and certified to the correctness of the

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signature(s) of the agent(s)). Dated (19x1) 24 2014 My commission expires 0.2.17-16 (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 agent (and successors) of my agent (and successors) are genuine. Ox Coot County (agent) (principal) (successor agent) (principal) (successor agent) (principal) (NOTE: The name, address, and phone number of the person preparing this form or who inse. assisted the principal in completing this form should be it serted below.) Name:

Hope Geldes

Attorney At Law, 818 S Kenilworth

Oak Park, Illinois 60304

708 296-4341

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"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 ic the best interest of the principal, using due care, competence, and diligence;
- (3) keep a complete ano defailed 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;
- (5) continue acting on behalf of the principal if you learn 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 cissolution 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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LEGAL DESCRIPTION

LOT 105-B IN EUCLID SQUARE TOWNHOMES, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BY-LAWS OF EUCLID SQUARE TOWNHOMES RECORDED AS DOCUMENT 00087009 IN THE FOLLOWING DESCRIBED PROPERTY:

PARCEL 1:

LOT 1 AND THE EAST 20 FEET OF LOT 2, ALL IN BLOCK 3 IN BLACKSTONE ADDITION TO OAK PARK, SAID ADDITION BEING A SUBDIVISION OF THAT PART OF THE WEST ½ OF THE SOUTHWEST ¼ OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; AND

PARCEL 2:

THE WEST 32 FEET OF LOT 2 AND THE EAST 18 FEET OF LOT 3 IN BLOCK 3 IN BLACKSTONE'S ADDITION TO OAK PARK, BEING A SUBDIVISION OF THAT PART OF THE WEST ½ OF THE SOUTHEAST ¼ OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE SOUTH 19.50 CHAINS THEREOF, Δ, L IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS 105 SOUTH EUCLID AVENUE, UNIT B, OAK PARK, IL 60302

PERMANENT INDEX NUMBER: 16-07-400-029 0000