

CT



Doc#: 1422426014 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/12/2014 09:56 AM Pg: 1 of 4

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SPECIFIC DURABLE POWER OF ATTORNEY

[Space Above This Line For Recording Data]

After Recording Return To: SEUNG K. RO
825 BONITA AVENUE
ELK GROVE VILLAGE, IL 60007

Prepared By:

HWA S. RO

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

Section: NA Lot: NA
Block: NA Unit: NA

Specific Durable Power of Attorney
1U015-XX (12/07)(d/i)

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BOX 333-CTI

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P 4
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INT 22

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I, Hwa S. RO,
whose address is
825 Bonita Avenue, Elk Grove Village, IL 60007

appoint Theresa S. RO,
whose address is
1221 Willow Avenue, Desplaines, IL 60016

as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as:

LOT 1531 IN ELK GROVE VILLAGE SECTION 4, BEING A SUBDIVISION IN THE SOUTH 1/2 OF SECTION 28, AND THE NORTH 1/2 OF SECTION 33, BOTH IN TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 23, 1958 AS DOCUMENT LR 1819395 IN COOK COUNTY, ILLINOIS

and has an address of
825 Bonita Avenue, Eld Grove Village, IL 60007

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2. AGENT'S AUTHORITY

(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

- ~~Purchase the Property~~
- ~~Refinance to pay off existing liens on the Property~~
- ~~Construct a new dwelling on the Property~~
- ~~Improve, alter or repair the Property~~
- ~~Withdraw cash equity from the Property~~
- ~~Establish a line of credit with the equity in the Property~~

3. SPECIAL INSTRUCTIONS

VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$ NA; (3) the amount of the loan to be secured by the Property is \$ NA; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor required disclosures, and sign all documents necessary to consummate the loan on my behalf.

Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

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THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

Hwa S. Ro 6/12/14
Principal Date
Hwa S. Ro

Tom B. Park 6/12/14 Myung Soo Yoon 6/12/14
Witness Date Witness Date
Tom B. Park Myung Soo Yoon

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

Notary Public must ensure the acknowledgment is in correct form.

STATE OF IL
COUNTY OF COOK

The foregoing instrument was acknowledged before me this 12th of June, 2014 Hwa S. Ro
Tom B. Park
and
Myung Soo Yoon

Notary Public

Specific Durable Power of Attorney
1U015-XX (12/07)

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