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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/02/2014 03:11 PM Pg: 1 of 6

DURABLE POWER OF ATTORNEY

I, **Ann D. Costanza**, as Principal, of the County of Cook, State of Illinois, do hereby name, constitute, and appoint **Frank B. Costanza** as my true and lawful Attorney in Fact (such person being hereinafter referred to as my "Attorney").

This is a Durable Power of Attorney and the authority of my Attorney shall not terminate if I become disabled or incapacitated. It is my intention that this Power of Attorney shall not be affected by my future disability or incapacity, whether total or partial, or by the lapse of time, or in the event of my disappearance or uncertainty as to whether or not I am living.

Powers Granted to My Attorney. I hereby confer upon my Attorney the power (including, but not limited to, every power listed in 755 ILCS 45/3-3 and 3-4) to perform every act which I am able to perform and to hold and exercise every right, power, and authority which I hold and am able to exercise for any and all subjects and purposes with respect to my person and my property, other than any such subject or purpose excluded by law or specifically excepted herein (all such powers referred to herein as "General Powers"), and such General Powers shall be exercised by my Attorney in good faith and for my best interest and shall include, but not to be limited to, the subjects and purposes set forth in the following paragraphs.

My Attorney may have access at all times to any safe deposit box which I may own and may remove for my benefit any of the contents thereof and may place any papers, securities, documents, or other valuables in any such box.

My Attorney may buy, sell, and in every manner deal in and with stock certificates, bonds, and/or other securities registered in my name or belonging to me, and may make, execute, and deliver stock powers, bond powers, and any other instruments which may be necessary to exercise the powers granted under this paragraph.

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INT yes

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My Attorney may make, execute, and sign checks and withdrawal requests against any checking accounts, savings accounts, certificates of deposit, and/or other accounts which I may now or hereafter hold in my name at any bank, savings and loan association, or other financial institution of any kind whatsoever.

My Attorney may endorse, assign, or cash in any and all certificates of deposit and/or the balances in any checking, savings, and/or other accounts which I may have, and may use the proceeds therefrom or reinvest the same for my benefit in such manner as is determined in my Attorney's discretion.

My Attorney may open any checking accounts, savings accounts, and/or other accounts in my name at any bank, savings and loan association, or other financial institution, and may invest in my name in certificates of deposit at any such institution which my Attorney deems appropriate or advisable.

My Attorney may endorse any and all checks, drafts, notes, or other evidences of indebtedness, payable in whole or part to me, receive and receipt for any and all sums of money called for in any such checks, drafts, notes, or other written obligations, payable in whole or part to me, and cash or deposit for collection any checks, drafts, notes, or other evidences of indebtedness. My Attorney may ask for, have paid to my Attorney on my behalf, demand, sue for, recover, collect, and receive all such sums of money, debts, accounts, interest, dividends, annuities, and demands of any kind as now are or hereafter shall become due, owing, or payable to me. The powers conferred by this paragraph are intended to complement and supplement all of the powers conferred upon my Attorney by this instrument so that all amounts due or payable to me from every source and every nature may be collected for me by my Attorney.

My Attorney may prepare (or have prepared by competent persons) and sign on my behalf and in my name any and all tax returns, federal, state, and local, which I may be required to file at any time. My Attorney may pay from my funds any taxes which my Attorney reasonably believes are due any governmental authority. My Attorney may receive on my behalf any refunds of tax which may be due to me.

My Attorney may represent me in all income tax and other tax matters for all tax years from the year of my birth through the year of my death before all offices or officers of the Internal Revenue Service or the Treasury Department or the tax offices, officials, or bureaus of any state, county, or municipality, or of any other nation. My Attorney may

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execute petitions to the Tax Court of the United States and cause me to be represented in such proceedings.

My Attorney may rent, lease, sell, convey or otherwise dispose of any and all property now or hereafter owned by me (whether real or personal) and may execute, acknowledge, and deliver such deeds, leases, bills of sale, or other instruments of transfer as may be necessary to accomplish the foregoing purposes. My Attorney may collect and receipt for any money, property, or other consideration received in any such transaction.

My Attorney may engage on my behalf the services of such attorneys at law, accountants, or other professional persons as my Attorney may, from time to time, deem reasonable and appropriate in connection with the handling of my personal affairs or in connection with the performance of my Attorney's duties and functions as set forth herein.

My Attorney may borrow and otherwise incur indebtedness on my behalf in such amounts as are deemed reasonable and necessary. In so doing, my Attorney may execute such promissory notes, security agreements, mortgages, deeds of trust, pledges, and other instruments as are reasonable and appropriate to accomplish such borrowing.

Additional Powers Regarding Estate Planning. My Attorney shall have the additional powers as set forth in the following paragraphs to arrange my affairs and assets in a manner reasonably calculated by my Attorney to maintain my estate plan.

My Attorney may make gifts, for and on my behalf, of my property, subject, however, to all of the following terms and conditions:

The persons or classes of persons who may receive such gifts shall be only the following: the beneficiaries named under **the Ann D. Costanza Living Trust dated June 11, 1997, as amended** (including gifts to my Attorney).

My Attorney may transfer any and all assets owned by me to the Trustee(s) of any trust with respect to which I have the power to revoke, to be held, administered, and distributed in accordance with the provisions of said trust, including any amendments thereof.

My Attorney may withdraw from any trust, with respect to which I have the power to revoke, sufficient assets to fund gifts made pursuant to other provisions of this Power.

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My Attorney may designate, or change the designation of, a beneficiary or beneficiaries to receive any property, benefit, or contract right on my death.

My Attorney may create, change, or extinguish survivorship interest(s) in any property in which I have an interest.

My Attorney may disclaim a gift or devise of property to or for my benefit whether made by will or otherwise.

My Attorney may amend the administrative provisions of any trust with respect to which I have the power to amend; provided, however, that no such amendment shall be made that reduces or modifies the beneficial interests of any beneficiary designated by me.

Notwithstanding the foregoing, the powers granted to my Attorney in this Section titled "Additional Powers Regarding Estate Planning" may not be exercised in any manner which would result in the appointment of property, interests, or benefits of any kind to the person then acting as my Attorney hereunder, the estate of such person, the creditors of such person or the creditors of the estate of such person, except that such powers may be so exercised if (1) such powers are exercised only after receiving my prior consent, or (2) such powers are exercised only after receiving the prior written consent of an individual who holds a substantial interest, in the property over which an Attorney has any such power, which is adverse to the exercise of the power in favor of my Attorney (as determined in accordance with Section 2041(b)(1)(C)(ii) of the Internal Revenue Code).

Designation of Successor Attorney. In the event **Frank B. Costanza** is unable or unwilling to act as an Attorney, I make, constitute, and appoint, and by these presents do make, constitute and appoint **Donna M. Costanza** as my true and lawful successor Attorney, for me and in my name, place and stead to do and perform any and all of the actions described in this Power of Attorney as if **Donna M. Costanza** had been the originally designated Attorney under this Power of Attorney. In the event **Donna M. Costanza** is unable or unwilling to act as an Attorney, I make, constitute, and appoint, and by these presents do make, constitute and appoint **Bradley B. Costanza** as my true and lawful successor Attorney, for me and in my name, place and stead to do and perform any and all of the actions described in this Power of Attorney as if **Bradley B. Costanza** had been the originally designated Attorney under this Power of Attorney.

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Revocation of Prior Powers of Attorney. Any Durable Power of Attorney with General Powers I have previously made is hereby revoked. This Durable Power of Attorney with General Powers shall be revoked by an instrument in writing executed, witnessed or acknowledged in the same manner as required herein.

Modification, Revocation. I hereby reserve the right, by subsequent instrument in writing, to modify or revoke this Power of Attorney.

Effective Date. The rights, powers, and authorities of my Attorney granted in this instrument shall commence in full force and effect on the date hereof.

Protection of Third Parties. I, for myself and for my heirs, executors, legal representatives and assigns, hereby release and discharge and agree to indemnify and hold harmless my Attorney from and against any claim or liability whatsoever resulting from or arising out of my Attorney's reliance on my wishes and directions as expressed herein. To induce any third party to act hereunder, I hereby agree that any third party (including any physician, hospital or other health care provider) receiving a duly executed copy or facsimile of this instrument may act hereunder and that revocation or termination by me hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation shall have been received by such third party, and, I, for myself and for my heirs, executors, legal representatives and assigns, hereby release and discharge and agree to indemnify and hold harmless any such third party from and against any claims or liability whatsoever that may arise against such third party by reason of such third party having relied on the provisions of this instrument.

Expenses of Attorney. My Attorney shall be entitled to reimbursement for all reasonable and necessary expenses incurred by my Attorney in performance of the functions set forth herein.

Compensation of Attorney. My Attorney shall be entitled to reasonable compensation for performance of the functions set forth herein.

Nomination of Conservator. In the event that I am adjudicated as disabled by a court of competent jurisdiction, I hereby nominate the person(s) and/or entity then serving as my Attorney as the Conservator of my estate.

Severability of Powers. The powers granted hereunder are severable, so that the invalidity of one or more powers shall not affect any others.

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IN WITNESS WHEREOF, I have executed this Power of Attorney this 23rd day of July, 2011.

Ann D. Costanza
Ann D. Costanza

We, the undersigned, do hereby certify that **Ann D. Costanza**, the above-named Principal, voluntarily signed the foregoing Power of Attorney in our presence on the day and year first above written and declared same to be a written statement of such person's intent; and that we at the same time, and in said person's presence, and in the presence of each other, have set our hands as subscribing witnesses at the Principal's request.

Nancy Horvath
Witness

Address: 475 E. 162ND ST.

So. Hill, IL 60473

Naysia Dodd Jackson
Witness

Address: 475 E. 162ND ST.

So. Hill, IL 60473

STATE OF ILLINOIS)
COUNTY OF COOK)

SS.

On this 23 day of JULY, 2011, personally appeared **Ann D. Costanza**, known to me to be the person described in and who executed the foregoing Power of Attorney as Principal, and acknowledged that such person executed the same as such person's free act and deed.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, on the day and year first above written.

Naysia Dodd Jackson
Notary Public

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