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Doc#: 1425434034 Fee: \$46.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/11/2014 09:52 AM Pg: 1 of 5

Property of Cook County Clerk's Office

-----[Space Above This Line For Recording Data]-----

After recording return to:

Prepared by:

SPECIFIC DURABLE POWER OF ATTORNEY

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. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, Kristin Harkensee, whose address is 33 W. Ontario, 22c Chicago IL 60601, appoint Tasun Shenwood whose address is 218 N. Jefferson #401 Chicago IL 60601 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: **see legal description**

and has an address of **839 N. California Ave. Unit #2 Chicago, IL 60622.**

A14-1452A
KMK

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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 through RBS Citizens, N.A. and pledge the Property as security on my behalf for the following purposes:

Purchase the property with financing obtained through RBS Citizens, N.A., ISAOA /ATIMA loan #0028584977

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 \$ _____ N/A _____; (3) the amount of the loan to be secured by the Property is \$ _____ N/A _____; 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.

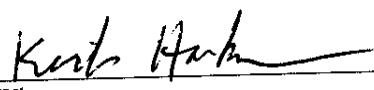
Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

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.

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.



Witness

8/25/14

Date

Date



Witness

8/25/14

Date

ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

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STATE OF ILLINOIS

COUNTY OF COOK

Before me, on AUGUST 25, 2014 personally appeared
KRISTIN HARKENSEE, known to me (or proved to me on the oath
of DRIVER'S LICENSE or through
_____) to be the person whose name is subscribed
to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and consideration
therein expressed.



[Signature]
Notary Public

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.

Clerk of Cook County Clerk's Office

UNOFFICIAL COPY**Kristin Kinowski**

From: Wolfe, Jonathon F [Jonathon.Wolfe@rbscitizens.com]
Sent: Thursday, August 28, 2014 4:22 PM
To: Kristin Kinowski
Subject: RE: A14-1452A Loan Lamb and Markensee 0028584977

Poa is approved

-----Original Message-----

From: Kristin Kinowski [mailto:kkinowski@alliancetitlecorp.com]
Sent: Thursday, August 28, 2014 5:10 PM
To: Wolfe, Jonathon F
Subject: RE: A14-1452A Loan Lamb and Markensee 0028584977
Importance: High

Please see attached POA

From: Wolfe, Jonathon F [Jonathon.Wolfe@rbscitizens.com]
Sent: Thursday, August 28, 2014 2:45 PM
To: Kristin Kinowski
Subject: RE: A14-1452A Loan Lamb and Markensee 0028584977

We are exempt on the predatory form look it up under RBS not citizens and you should find us.

From: Kristin Kinowski [mailto:kkinowski@alliancetitlecorp.com]
Sent: Thursday, August 28, 2014 3:43 PM
To: Wolfe, Jonathon F
Subject: RE: A14-1452A Loan Lamb and Markensee 0028584977

Yes please I will be sending them as soon as possible after 4pm when the buyer's have completed signing the required docs for funding. What time will you be available for funding till today? Please see attached anti predatory lending database exempt or compliance form for you to fill out and return to me. I didn't find an application on the anti predatory lending database but just wanted to make sure you are exempt. Please advise ASAP. Thank you!

Kristin Kinowski
 Closer

[cid:image003.gif@01CFC2D7.26139B10]
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kkinowski@alliancetitlecorp.com

www.alliancetitlecorp.com<http://alliancetitlecorp.com/>

We are large enough to be very efficient, informed, and responsive, but small enough to have our senior management available to be involved in each transaction

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LEGAL DESCRIPTION

UNIT NUMBER 2 AND THE EXCLUSIVE RIGHT TO USE PARKING SPACE P-2 AS AN L.C.E. IN THE 839 N. CALIFORNIA CONDOMINIUM, AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

LOTS 39 IN BLOCK 3 IN TAYLOR AND CANDA'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED IS ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 1423822106, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS;

Property Index Numbers: 15-01-424-004-0000;

Address of Real Estate: 839 North California Avenue, Unit 2, Chicago, Illinois 60622.

Property of Cook County Clerk's Office

A14-1452A kmk