### **UNOFFICIAL COPY**

Doc#: 1427310022 Fee: \$60.00 Karen A. Yarbrough

Cook County Recorder of Deeds Date: 09/30/2014 10:04 AM Pg: 1 of 12

**ILLINOIS STATUTORY SHORT FORM FOWER OF ATTORNEY FOR PROPERTY** 

Prepared by: Myrna B. Goldberg, Esq.

Ruben & Goldberg, LLC 3000 Dundee Road, Suite 305 Northbrook, IL 60062

(847) 790-7632

il to:

Myrna B. Goldberg

Ruben & Goldberg, LLC

Diff Clark's Office 3000 Dundee Road, Suite 305

Northbrook, IL 60062

1427310022 Page: 2 of 12

### **UNOFFICIAL COPY**

# 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 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, in petence, and diligence. He or she must also act in accordance with the law and the 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 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 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 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 should not sign this Power of Attorney if you do not destand 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

1427310022 Page: 3 of 12

## **UNOFFICIAL COPY**

#### **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 for the best interest of the principal, using due care, competence, and
- (%) leep a complete and detailed record of all receipts, disbursements, and significant a. ons conjucted 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; and
- (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 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.

1427310022 Page: 4 of 12

#### UNOFFICIAL COPY

#### ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

POWER OF ATTORNEY made this \_\_/8\_\_day of August, 2014.

i. I, Kimberly Gomez, individually and as Co-Trustee of the Gomez Family Community Property 3. st, of Sherman Oaks, CA hereby appoint: Myrna B. Goldberg or Kristen L. Ruben of Ruben & Goldberg, LLC, of Northbrook, IL 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:

(NOTE: YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF POWERS YOU DO NOT WANT YOU'S ACCENT 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) 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 ar d Ailitary service benefits.
- (i) Tax matters.
- (j) Claims and litigation.
- Commodity and option transactions
- Business operations.
- n) Borrowing transactions.
- 1) Estate transactions.
- (e) All other property transactions.

(NOTE: LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY SE 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 limited in the following particulars: NONE

(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 BURROWING BY THE AGENT.)

Any and all acts necessary to effectuate the sale of 1321 East Hyde Park Blvd., Chicago, IL 60615

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 M GIFTS, EXERCISE POWERS OF APPOINTMENT, NAME OR CHANGE BENEFICIARIES OR JOINT TENANTS OR REVO AMEND ANY TRUST SPECIFICALLY REFERRED TO BELOW.)  NONE	AKE KE OR
( TE: YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENCY TO PROPERLY EXERCISE THE POWERS GRANTED IN THIS FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL	ENT

1427310022 Page: 5 of 12

#### **UNOFFICIAL COPY**

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 altorney.

(NOTE: THIS COVER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER.

ASSENT AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME

EF ECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH, UNLESS A LIMITATION ON

BEGINNING DATE CR DURATION IS MADE BY INITIALING AND COMPLETING ONE OR BOTH OF PARAGRAPHS 6

AIX 7.)

- 6. This power of attorney shall become effective immediately upon my signing.
- 7. This power of attorney shall terr in ate on September 30, 2014 or immediately after closing.

(NOTE: IF YOU WISH TO NAME ONE OR MORE SUCCESSOR AGENTS, INSERT THE NAME AND ADDRESS OF EACH SUCCESSOR AGENT IN PARAGRAPH 8.)

d. 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: NONE

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.

(NCTE: IF YOU WISH TO, YOU MAY NAME YOUR AGENT AS GUARDIAN OF YOUR ESTATE FACOURT 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 WELFARD. STRIKE OUT AGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.)

- ------). If a guardian of my estate (my property) is to be appointed, I nominate the agent acting under this perver 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 ALTHORIZED TO PRACTICE LAW IN ILLINOIS.)

1427310022 Page: 6 of 12

#### **UNOFFICIAL COPY**

Signed: Kultuler Sonz, Kimberly Gomez, Co-Trustee, principal

(NOTE: THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS SIGNED BY AT LEAST ONE WITNESS AND YOUR SIGNATURE IS NOTARIZED, USING THE FORM BELOW. THE NOTARY MAY NOT ALSO SIGN AS A WITNESS.)

The undersigned witness certifies that **Kimberly Gomez, Co-Trustee**, known to me to be the same processor whose name is subscribed as principal to the foregoing power of attorney, appeared before me the notary public and acknowledged signing and delivering the instrument as the free and voluntary and the principal, for the uses and purposes therein set forth. I believe him or her to be of sound mind and memory. The undersigned witness also certifies that the witness is not: (a) the attending physician or mental health service provider or a relative of the physician or provider; (b) an owner, operator, or relative of an owner or operator of a health care facility in which the principal is a patient or resident; (c) a parent, sibling, descendant, or any spouse of such parent, sibling, or descendant of either the principal or any agent or successor agent under the foregoing power of attorney, whether such relationship is by blood, marriage, or edoption; or (d) an agent or successor agent under the foregoing power of attorney.

Dr.ted: August		Witness	isul (quarda do
ž.s	County County		
		Clork	
St∠te of California	)	0,	
County of	) SS. )	TS	
The undersigned, a notary put Gomez, Co-Trustee known to m foregoing power of attorney, app and delivering the instrument as therein set forth and certified to the set of the s	eared before me and the wit the free and voluntary act of	ose name is subscrib ness in person and ac the principal, for the	and as principal to the cknowledged signing
Dated: August, 2014			
Notary Public			

(NOTE: YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE SCHOOL SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST SPECIMEN THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.)

My commission expires:

1427310022 Page: 7 of 12

### **UNOFFICIAL COPY**

CIVIL CODE § 1189	GMENT
State of California	
	}
County of Los Progeles	J
On Proguet 18, 2014 before me, Jes	Starener, Notary Public  Name and Title of the Officer
personally appeared Kimberley	Gaues
1000	Name(s) of Signer(s)
JESSICA FERRER Commission # 1905634 Notary Public - California Los Angeles County My Comm. Expires Sep 26, 2014  Place Notary Seal Above	who proved to me on the basis of satisfactor evidence to be the person(s) whose name(s) is as subscribed to the within instrument and acknowledge to me that he she/they executed the same in his her/their authorized capacity(ins), and that be his her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.  I certify under PENALTY OF PERJURY under the law of the State of California that the foregoing paragrap is the and correct.  WITHESS my hand and official seal.  Signature:  Signature of Notary Public
Though this section is optional, completing this	information can deter alteration of the document or sorm to an unintended occument.
Description of Attached Document	$O_{x}$
Title or Type of Document: POA For Pro	Document Date: 2/19/14
Number of Pages: 10 Signer(s) Other Tha	n Named Above:
Capacity(ies) Claimed by Signer(s) Signer's Name: **MORN & COMP &	Signer's Name:
☐ Corporate Officer — Title(s): ☐ Partner — ☐ Limited ☐ General	☐ Corporate Officer — Title(s):
Individual Attorney in Fact Trustee General General General General Guardian or Conservator Other:	☐ Partner — ☐ Limited ☐ General ☐ Individual ☐ Aftorney in Fact ☐ Trustee ☐ Guardian or Conservator ☐ Other:
Signer Is Representing:	
Signer Is Representing:	Signer Is Representing:

© 2013 National Notary Association • www.NationalNotary.org • 1-800-US NOTARY (1-800-876-6827) Item #5907

1427310022 Page: 8 of 12

## **UNOFFICIAL COPY**

S; cimen signatures of agent (and successors)

I certify that the signatures of my agent (and successors) are genuine.

Kimberly Gomez (Co-Trustes (principal))

Kimberly Gomez, Co-Trustes (principal)

Kimberly Gomez, Co-Trustes (principal)

Kimberly Gomez, Co-Trustes (principal)

Kimberly Gomez, Co-Trustes (principal)

Myrna B. Goldberg, Esq.
Ruben & Goldberg, LLC
3000 Dundee Road, Suite 305
Nathbrook, IL 60062
(3 7) 790-7632

#### UNOFFICIAL COPY

#### ATTACHMENT SECTION 3-4 OF THE ILLINOIS POWER OF ATTORNEY FOR PROPERTY LAW

Sec. 3-4. Explanation of powers granted in the statutory short form power of attorney for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent, and is incorporated by reference into the statutory short form. Incorporation by reference does not require physical attachment of a copy of this Section 3-4 to the statutory short form power of attorney for property. When the title of any of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect, whole or frestional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form; but the agent will not have ar under any of the statutory categories (a) through (o) to make gifts of the principal's property, to exercise powers to appoint to ್ o₁ € change any beneficiary whom the principal has designated to take the principal's interests at death under any will, trust, jour tenancy beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume col viol of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be required to act in good fail, for the benefit of the principal using due care, competence, and diligence in accordance with the terms of the statutory property ( owar and will be liable for negligent exercise. The agent may act in person or through others reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other sats reasonably necessary to implement the exercise of the powers granted to the agent.

- (a) Real estate transactions. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust); collect all rent, sale proceeds at dearnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, in prove, subdivide, manage, operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the
- (b) Financial institution transactions. The agent is authorized to: open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); deposit in and with traw from and write checks on any financial institution account or deposit; and, in general, exercise all powers with respect to financial in struction transactions which the principal could if present and under no disability. This authorization shall also apply to any Totten Trust, Payable on Death Account, or comparable account arrangement where the terms of such trust are contained entirely on the rins, cial institution's signature card, insofar as gent shall be permitted to withdraw income or principal from such account, unless this authorization is expressly limited or an eld under paragraph 2 of the form prescribed under Section 3-3. This authorization shall not apply to accounts titled in the nate of any trust subject to the provisions of the Trusts and Trustees Act, for which specific reference to the trust and a specific grant of authority to the agent to withdraw income or principal from such trust is required pursuant to Security 2-9 of the Illinois Power of Attorney Act and subsection (n) of this Section.
- (c) Stock and bond transactions. The agent is authorized to: buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, en'ar into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.
- (d) Tangible personal property transactions. The agent is authorized to: buy and sell, lease, exchange, collect, possess and take title to all tangible personal property; move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and safekeep tangible personal property; and, in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.
- (e) Safe deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrender any safe deposit box; and, in general, exercise



1427310022 Page: 10 of 12

# **UNOFFICIAL COPY**

all powers with respect to safe deposit matters which the principal could if present and under no disability.

Insurance and annuity transactions. The agent is authorized to: procure, acquire, continue, renew, terminate cherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, discility, automobile casualty, property or liability insurance); pay premiums or assessments on or surrender and collect all discibutions, proceeds or benefits payable under any insurance or annuity contract; and, in general, exercise all powers with respect to insurance and annuity contracts which the principal could if present and under no disability.
Retirement plan transactions. The agent is authorized to: contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan; and, in general, exercise all powers with respect to retirement plans and retirement plans and under no disability.
(h) Greial Security, unemployment and military service benefits. The agent is authorized to: prepare, sign and file any claim or application, or Social Security, unemployment or military service benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take title to and hold in benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation; and in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.
Tax matters. The agent is authorized to: sign, verify and file all the principal's federal, state and local income, estate, property and other tax returns, including joint learns and declarations of estimated tax; pay all taxes; claim, sue for and we all tax refunds; examine and copy all the principal at a returns and records; represent the principal before any federal, state of the principal before any federal, state and local income, we all tax refunds; examine and copy all the principal at revenue agency or taxing body and sign and deliver all ax powers of attorney on behalf of the principal that may be necessary for such purposes; waive rights and sign all documents on behalf of the principal as required to settle, pay and determine all tax liabilities; and, in general, exercise all powers with respect to a matters which the principal could if present and under no disability.
(j) Claims and litigation. The agent is authorized to: institute, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal or any property if the sts of the principal; collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal; employ attornovs and others and enter into contingency agi sements and other contracts as necessary in connection with litigation; and, in general exercise all powers with respect to claims and litigation which the principal could if present and under no disability. The statutory si ort form power of attorney for property does not authorize the agent to appear in court or any tribunal as an attorney-at-law for the principal or otherwise to engage in the practice of law without being a licensed attorney who is authorized to practice law in Illinois under applicable Illinois Supreme Court Rules.
(k) Commodity and option transactions. The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities futures contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures broker; and, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.
Business operations. The agent is authorized to: organize or continue and conduct any business (which term des, without limitation, any farming, manufacturing, service, mining, retailing or other type of business operation) in any form, where as a proprietorship, joint venture, partnership, corporation, trust or other legal entity; operate, buy, sell, expand, contract, terrinate or liquidate any business; direct, control, supervise, manage or participate in the operation of any business and engage, compensate and discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all powers with respect to business interests and operations which the principal could if present and under no disability.

1427310022 Page: 11 of 12

### **UNOFFICIAL COPY**

(m) Borrowing transactions. The agent is authorized to: borrow money; mortgage or pledge any real estate or tangible or intangible personal property as security for such purposes; sign, renew, extend, pay and satisfy any notes or other forms of ibligation; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could if present and under no disability.

(n) **Estate transactions.** The agent is authorized to: accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sue for, claim and recover any legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; assert any interest in and exercise any power over any trust, estate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal could if present and under no disability; provided, however, that the agent may not make or change a will and may not revoke or amend a trust revocable or amendable by the principal or require the trustee of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statute of the principal power form.

(o) All other property transactions. The agent is authorized to: exercise all possible authority of the principal with ot to all possible property and interests in property, except to the extent limited in subsections (a) through (n) of this 5 · on 3-4 and to the extent that the principal otherwise limits the generality of this category (o) by striking out one or more of cat gories (a) through (n) or by specifying other limitations in the statutory property power form. (Source: P.A. 96-1195, eff. 7-1-11.)

1427310022 Page: 12 of 12

#### **UNOFFICIAL COPY**



#### CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 ST5152366 BNC

STREET ADDRESS: 1321 EAST HYDE PARK BLVD.

CITY: CHICAGO COUNTY: COOK

TAX NUMBER: 20-11-401-029-0000

#### LEGAL DESCRIPTION:

THE WEST 24 FEET OF LOT 1 AND THE WEST 24 FEET OF THE NORTH 23-1/2 FEET OF LOT 2 PRINCIP.

COACOUNTY CLORA'S OFFICE IN BLOCK 11 IN CORNELL, HIBBARD AND GOODMAN'S SUBDIVISION OF BLOCKS 11 AND 12 IN KIMBARK'S ADDITION TO HYDE PARK, IN SECTION 11, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIPD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

LEGALD

KM7

08/29/14