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SPECIFIC POWER OF ATTORNEY TO REFINANCE A LOAN SECURED BY REAL PROPERTY

Doc#: 1507233006 Fee: \$64.00

RHSP Fee:\$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds
Date: 03/13/2015 08:47 AM Pg: 1 of 3

KNOW ALL MEN BY THESE PRESENTS:

THE STATE OF IL

THAT I, <u>Jiangnan Chen</u>, of the County of <u>Lake</u>, State of <u>IL</u>, as of this date and by this document do nominate, constitute, and appoint <u>Yong Chen</u>, of <u>Cook</u> County, <u>IL</u>, my true and lawful attorney-in-fact, to act in, manage, and conduct all of my offairs, and for that purpose for me and in my name, place and stead, and for my use and benefit, and as my act and deed, to do and execute, or concur with persons jointly interested with me in the doing or executing of every act, deed, or thing I could do or execute in connection with the exercise of the power granted therein, including all or any of the following acts, deeds and things:

1. To refinance, the hereinafter described real property (hereinafter referred to as the "Property") together with all improvements and personal property situated thereon, to-wit:

2930 N. Sheridan Rd, #1801 Chicago, IL 60657

- 2. To pay all cost, expenses or other claims; to make, sign, execute, acknowledge and deliver a Note and Deed of Trust/Mortgage covering the Property to or for my benefit and to bind me pursuant thereto, on such form or forms and pursuant to such it is made as provided by the lender;
- 3. For me and in my place and stead to execute any and all instruments pursuant to such Loan, Note and Deed of Trust/Mortgage, including, but not limited to, closing statements, disclosure statements, water district notices, waivers as may be required incident to or pursuant to such loan;
- 4. To take, hold, possess, convey, lease, let, or cherwise manage any or all of my real, personal, or mixed property, or any interest in it or pertaining to it; to eject, remove, or relieve tenants or others persons from, and recover possession of, this Property by all lawful means; to maintain, protect, preserve, insure, remove, store, transport, repair, rebuild, modify, or improve the same or any part of it; and to dedicate easements;
- 5. To make, endorse, guarantee, accept, receive, sign, seal, execute, acknowledge, and deliver assignments, agreements, certificates, hypothecations, checks, notes, mortgages, deeds of trust, bonds, vouchers, receipts, releases, and such other instruments in writing of whatever kind or nature, as may be proper;
- 6. To make deposits or investments in or withdrawals from any account, holding or interest which I may now or in the future have, or be entitled to, in any banking, trust, or investment institution, including postal savings depository offices, credit unions, savings and loan associations, and similar institutions; to exercise any right, option, or privilege pertaining to it or them, including, but not limited to, the authority to borrow money; and to open or establish accounts, holdings, or interest of whatever kind or nature, with any of these institutions, in my name or in the name of my attorney-in-fact or in our names jointly, either with or without right of survivorship;
- 7. To engage and dismiss agents, counsels, attorneys, accountants, and employees, and to appoint and remove at pleasure any substitute for, or any agent of, my attorney-in-fact in respect to all or any of the matters or things mentioned in this document and upon any terms that my attorney-in-fact shall think fit, in connection with the Property;
- 8. To do any and all other acts as may be necessary to complete the refinance of the Property;

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GIVING AND GRANTING to this attorney-in-fact full power and authority to do and perform every act, deed, matter, and thing whatever in and about my estate, property, and affairs, as fully as I might or could do if personally present, the above especially enumerated powers being in aid and exemplification of the full, complete, and general power granted in this document, and not in limitation or definition of those powers; and by this document ratifying all that my attorney-in-fact shall lawfully do or cause to be done.

This Power of Attorney shall not terminate on disability of the principal and shall survive and continue in full force and effect, should I for any reason be declared insane, or should I be physically unable to take any such actions, or incompetent, hereby ratifying and confirming all acts performed by my attorney-in-fact irrespective of my future mental condition. The attorney-in-fact is hereby authorized to indemnify and hold harmless any third party

who accepts and acts under this Power of Attorney.

The rights, powers and authority of said attorney-in-fact to exercise any and all of the rights and powers herein granted nail commence and be in full force and effect on the date of execution of this instrument, and all such rights, powers and authority shall remain in full force and effect thereafter until this Power of Attorney is revoked or terminated by my actual written notice, provided such notice is placed in the U.S. Mail and sent certified, return receipt requested to:

return receipt requester to:
Lender: Homeland Mortgage Company Address: 3757 S Cass Ave,
Westmont, IL 60559 Attn: Funding Dept
or to any other third party by a duly filed r evocation or termination with the County Clerk of <u>LA kE</u> County, <u>IL</u> .
Signed this 7 day of 03 , 2015 .
PRINCIPAL WITNESS
JIANGNAN CHEN RURRY CHEN
Printed Name Printed Name
STATE OF _/L COUNTY OFLAKE
COUNTY OF LAKE
The foregoing instrument was acknowledged before me on this, the 7th day of March , 2015, by <u>Jiangsen (Un</u> , who declared the same to be the person/persons granting of a Durable Power of Attorney.
JANON_
OFFICIAL SEAL RYAN K ANDRADE Notary Public, State of 1 Notary Public Notar
My Commission Expires Dec 27, 2015 RYPN K ANDEAOL
Printed Name of Notary

My Commission Expires: Dec. 27, 2015

Prepared by Homeland Mortgage Company Mail to: 827 W Bradley P1 #3E Chicago IL 60613

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STREET ADDRESS: 2930 N. SHERIDAN ROAD

#1801

CITY: CHICAGO

COUNTY: COOK

TAX NUMBER: 14-28-118-053-1196

60657.

LEGAL DESCRIPTION:

PARCEL 1:

UNIT NUMBER 1801 IN THE 2930 SHERIDAN TOWER CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

LOT 'A' (EXCEPT THAT PART THEREOF TAKEN AND DEDICATED FOR SHERIDAN ROAD) AND LOTS 1, 2, AND 3 IN BLOCK 2 GILBERT HUBBARD'S ADDITION TO CHICAGO OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0715022027; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY ILGINOIS.

PARCEL 2:

TUM AFC. VALET PARKING RIGHT TO VALENT PARK ONE (1) AUTOMOBILE IN THE GARAGE, AS DEFINED IN THE DECLARATION OF CONDOLLNIUM AFORESAID.