150208 402021

UNOFFICIAL COPY



Doc#: 1525126056 Fee: \$56,00 RHSP Fee: \$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds

Date: 09/08/2015 02:27 PM Pg: 1 of 10

DOOR THE CRNEY L. COUNTY CONTACTOR OF THE CONTACT POWER OF / ITC RNEY FOR LEONARD KUSDRA

PREPARED BY AND MAIL TO:

ADRIENNE SHREFFLER

4653 N. MILWAUKEE AVE.

CHICAGO, IL 60630

Attorneys' Title Guaranty Fund, Inc.

1 S. Wester D., STE 2400

Cincago, II. 65506-4650

Attn:Search Department

1525126056 Page: 2 of 10

UNOFFICIAL COPY

Illinois Power of Attorney for Illinois Property Eff. 7/1/11

1. 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 mey include the power to pledge, sell, or dispose of any of your real or personal property, even without your content or any advance notice to you. When using the Statutory Short Form, you may name successor agents, but you may no 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, competence, and diligence. He or she must also act in accordance with the law and with 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 'hat 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 understand everything in it, and what your agent will be able to do if you do sign it.

)FFICO

Please place your initials on the following line indicating that you have read this Notice:

Principal's initials (Borrower(s))

1525126056 Page: 3 of 10

UNOFFICIAL COPY

Illinois Power of Attorney for Illinois Property Eff. 7/1/11

2. ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

The space above for Recorders Use Only				
This Power of Attorney is being created for the purpose of Purchase(drop down choice) of the property located at: Street address: 6166 N. Sheridan, Unit 8C City Chicago StateIL Zip60660 Permanent fact D# 14-05-210-024-1036				
FOR THE PURPOSES OF SIGNING ALL LOAN AND CLOSING DOCUMENTS AND WAIVING INCMESTEAD.				
I, Leonard Kusdra				
Street Address: 1324 Willard Street, Apt 301				
City:San Francisco State: CA Zp: 94117 (insert name and address of principal above) bereby revoke all prior powers of attorney for property executed by me and appoint:				
Frank Luke Adams, Jr.				
Street Address: 1324 Willard Street, Apt 301				

City:San Francisco State:CA Zip:94117

(NOTE: You may not name co-agents using this form.) (insert name and address of agent) as my attorney-in-fact (my "agent") to act for me and in my name (in any way I could act in pers m) 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 to not want your agent 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 and military service benefits.
- (i) Tax matters.
- (j) Claims and litigation.
- (k) Commodity and option transactions.
- (1) Business operations.
- (m) Borrowing transactions.
- (n) Estate transactions.
- (o) All other property transactions.

(NOTE: Limitations on and additions to the agent's powers may be included in this power of attorney if they are

1525126056 Page: 4 of 10

UNOFFICIAL COPY

Illinois Power of Attorney for Illinois Property Eff. 7/1/11

specifical	4 V L		LIW. I

2. The powers granted above shall not include the following powers or shall be modified or limited in the following particulars: (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 borrowing by the agent.)

Not Applicable

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 make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants or revoke or amend any trust specifically

referred to be'aw.)
Not Applicable

(NOTE: Your ager, will have authority to employ other persons as necessary to enable the agent to properly exercise the powers granted in this form, but your agent will have to make all 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 (21.)

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 (incluring 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 rervices rendered as agent under this power of attorney.

(NOTE: This power of attorney may be amended or revoked by you a carry time and in any manner. Absent amendment or revocation, the authority granted in this power of attorcey will become effective at the time this power is signed and will continue until your death, unless a limitation on (ne b) ginning date or duration is made by initialing and completing one or both of paragraphs 6 and 7.)

6. (XX) This power of attorney shall become effective on (Month/Date/Year): August 8, 2015. (NOTE: Insert a future date or event during your lifetime, such as a court determination of your disability or a written determination by your physician that you are incapacitated, when you want this power to first take effect.)

7. (XX) This power of attorney shall terminate on (Month/Date/Year): August 31, 2015. (NOTE: Insert a future date or event, such as a court determination that you are not under a legal disability or a written determination by your physician that you are not incapacitated, if you want this power to remain at prior to your death.)

(NOTE: If you wish to name one or more successor agents, insert the name and address of each successor agent in paragraph 8.)

8. 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:

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.

(NOTE: If you wish to, you may name your agent as guardian of your estate if a court 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 welfare. Strike out paragraph 9 if you do not want your agent to act as guardian.)

1525126056 Page: 5 of 10

UNOFFICIAL COPY

Illinois Power of Attorney for Illinois Property Eff. 7/1/11

9. If a guardian of my estate (my property) is to be appointed, I nominate the agent acting under this power 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 authorized to practice law in Illinois.)

11. The Notice to Agent is incorporated by reference and included as part of this form.
Dated: 8-1-2015
Signed (Principal)
O ₄
(NOTE: This power of ottorney 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 Leonard Kosdva, known to me to be the
same person whose name is subscibed as principal to the foregoing power of attorney, appeared before me and the
notary public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal,
for the uses and purposes therein set fort'i. It elieve 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 owr or, 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 adoption; or (d) an agent or successor agent under the foregoing
power of attorney.
Dated: 8-6-15
Signed Casango Catho (Witness)
Digitor Company
(NOTE: Illinois requires only one witness, but other jurisdictions may require more than one witness. If you wish to
have a second witness, have him or her certify and sign here:)
/////////////////////////////////////
(Second witness) The undersigned witness certifies that, known to me to be the
same person whose name is subscribed as principal to the foregoing power of attorney, or peared before me and the
notary public and acknowledged signing and delivering the instrument as the free and volunt ary a ct of 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 leasth 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 adoption; or (d) an agent or successor agent under the foregoing
power of attorney.
Dated:
Signed(Witness)

1525126056 Page: 6 of 10

UNOFFICIAL COPY

Illinois Power of Attorney for Illinois Property Eff. 7/1/11

3. NOTICE TO AGENT

(The following form shall be supplied to an agent appointed under a power of attorney for property)

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 torninated 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 fair. for the best interest of the principal, using due care, competence, and diligence;
- (3) keep a complete and detailed record of all receipts, disbursements, and significant actions conducted 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 cuthority 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 's inconsistent with the other principles in this Notice to Agent;
- (2) do any act beyond the authority granted in 'a s power of attorney;
- (3) commingle the principal's funds with your funds;
- (4) borrow funds or other property from the princip. Lunless otherwise authorized;
- (5) continue acting on behalf of the principal if you lead 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 storney'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."

Regulatory information regarding the Illinois Power of Attorney:

Text of Section after amendment by P.A. 96-1195) Sec. 3-3. Statutory short form power of attorney for property.

(a) The form prescribed in this Section may be known as "statutory property power" and may be used to grant an agent powers with respect to property and financial matters. The "statutory property power" consists of the following: (1) Notice to the Individual Signing the Illinois Statutory Short Form Power of Attorney for Property; (2) Illinois Statutory Short Form Power of Attorney for Property; and (3) Notice to Agent. When a power of attorney in substantially the form prescribed in this Section is used, including all 3 items above, with item (1), the Notice to Individual Signing the Illinois Statutory Short Form Power of Attorney for Property, on a separate sheet (coversheet) in 14-point type and the notarized form of acknowledgment at the end, it shall have the meaning and effect prescribed in this Act.

(b) A power of attorney shall also be deemed to be in substantially the same format as the statutory form if the explanatory language throughout the form (the language following the designation "NOTE:") is distinguished in some way from the legal paragraphs in the form, such as the use of boldface or other difference in typeface and font or point size, even if the "Notice" paragraphs at the beginning are not on a separate sheet of paper or are not in 14-point type, or if the principal's initials do not appear in the acknowledgement at the end of the "Notice" paragraphs.

The validity of a power of attorney as meeting the requirements of a statutory property power shall not be affected by the fact that one or more of the categories of optional powers listed in the form are struck out or the form includes specific limitations on or additions to the agent's powers, as permitted by the form. Nothing in this Article shall invalidate or bar use by the principal of any other or different form of power of attorney for property. Nonstatutory property powers (i) must be executed by the principal, (ii) must designate the agent and the agent's powers, (iii) must be signed by at least one witness to the principal's signature, and (iv) must indicate that the principal has acknowledged his or her signature before a notary public. However, nonstatutory property powers need not conform in any other respect to the statutory property power.

1525126056 Page: 7 of 10

UNOFFICIAL COPY

Illinois Power of Attorney for Illinois Property Eff. 7/1/11

The requirement of the signature of a witness in addition to the principal and the notary, imposed by Public Act 91-790, applies only to instruments executed on or after June 9, 2000 (the effective date of that Public Act). (NOTE: This amendatory Act of the 96th General Assembly deletes provisions that referred to the one required witness as an "additional witness", and it also provides for the signature of an optional "second witness".) (Source: P.A. 96-1195, eff. 7-1-11.)

Property of Cook County Clark's Office

1525126056 Page: 8 of 10

UNOFFICIAL COPY

Illinois Power of Attorney for Illinois Property Eff. 7/1/11

SEE ATTACHMENT

State of		
SSN:		
County of		
The undersigned, a notary public	in and for the abov	ve county and state, certifies
that		wn to me to be the same person whose name is subscribed as
principal to the foregoing power of	of attorney, appear	ed before me and the witness(es)
(and) in per	rson and acknowledged signing and delivering the instrument as
		es and purposes therein set forth (, and certified to the
correctness of the signarias (s) of	the agent(s)).	
-/X		
	•	
G I I I for Makers Coul	Ux	Dated:
Space below for Notary Seal		Dateu.
	C	Notary Public
	0	Signature:
		My commission expires:
		(NOTE: You may, but are not required to, request your agent
		and successor agents to provide specimen signatures below. I
		you include specimen signatures in this power of attorney, you
		must comp'ete the certification opposite the signatures of the
		agents.)
		Considerate signatures of
T 41C - 4b - 4 4b - 4 5 mapping a good	(and augacoccars)	Specimen signatures of
Certify that the signatures agent	(and successors)	of my agent (dirt successor) me genume.
(agent)	(principal)	T_6
(mgone)	(,)	Ο',
(successor agent)	(principal)	
,	-	
(successor agent)	(principal)	
		he person preparing this form or who assisted the principal in
completing this form should be in	iserted below.)	
Manage		
Name:		
Address:		
/ 1441 V33.		na.
City:Sta	ite: Z	ip:
Phone:		

1525126056 Page: 9 of 10

UNOFFICIAL COPY

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individu who signed the document to which this certificate attached, and not the truthfulness, accuracy, or validity of that document.	e is
State of California County of	
On 8-6-205 before me,	(insert name and title of the officer)
personally appeared	dged to me that he/she/they executed the same in his/her/their signature(s) on the instrument the erson(s) acted, executed the instrument.
paragraph is true and correct. WITNESS my hand and official seal.	D. NIGAM Commission # 2082641 Notary Public - California ian Francisco County My Comm. Expires Oct 19, 2018
Signature	(Seal)
	Orrica

1525126056 Page: 10 of 10

UNOFFICIAL COPY

ATTORNEYS' TITLE GUARANTY FUND, INC.

LEGAL DESCRIPTION

Permanent Index Number: Property ID: 14-05-210-024-1036

Property Address:

6166 N. Sheridan Road, Unit 8C Chicago, IL 60660

Legal Description:
UNIT 8-C TOGETHER VITTH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN
GRANVILLE TOWER CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS
DOCUMENT NO. 25343 (56), IN SECTION 5, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.