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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(Effective January 1, 1990)

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS. UNLESS YOU EXPRESSLY LIMIT IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES GIVE YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU LAW FOR WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER IT TO YOU.)

11 10 100.) POW :	ER OF AT	TORNEY	made this	10	day of	February			1993	
1. l,	Lucy Be	11	18645	William	Street	(month) t, Lansi	ng,	IL	(1007) 60438	
	Andy Bell	Sr		nd eddress of pri Urilliam		t, Lansi	no	тт	60438	hereby appoint:
			(insert name e	and address of age	ent)			·		
paragraph 2 or	3 below:					-,,,,,	to unity	·	ACTION OF BEING	powers, as defined in Section 3- litions to the specified powers inse
TEGORY YOU	MUST DRAW A	GOFY WILL LIME TAROU	CAUSE THE F GH THE TITLI	POWERS DE	SCRIBED II CATEGORY	N THAT CATE	GORY	то в	GRANTED T	UR AGENT TO HAVE. FAILURE O THE AGENT. TO STRIKE OU
	(a) Real (b) Fina	estate trausr	ctions. 1 ° ansactions.			(i) (ii) (iii)	Tax m	atters and	litigation,	
	(d) Tang (e) Safe	ible personal deposit box	property trans-			(n) (m)	Busine	988 DD	and option train erations.	isactions,
	(f) Insur (g) Retir	rance and and ement plan to	uity transctio ansactions			(n) (c)	Estate	trans	ensections, actions,	
	(ħ) Socia	ei Security, er	nploymee 🕫	military cerv	ice benafits	, (0)	A1 001	er pro	perty powers a	and transactions.
MITATIONS ON	AND ADDITIONS	TO THE AG	ENT'S POWE	IS MAY BE	INCLUDED	IN THIS POV	VER OF	ATT	DRNEY IF THE	EY ARE SPECIFICALLY DESCRIE
•										
ecific limitations	you deem approp	oove shall no riate, such as	Include the f a prohibition	ollowing Forth	ers or shall or the sale	be modified of particular	or limite stock or	edin i rreal	the following pestate or speci	articulars (here you may include al rules on borrowing by the ager
										
3. In add	dition to the power	s granted abo	ve, I grant my	agent the fo	illowing pow	ela (hera you	may ad	id any	other delegab	le powers including, without limits
		a or appoints	ent, name of t	suande beuei	nciaries or h	oint te an a or	revoke	or au	nend any trust	le powers including, without limital specifically referred to below):
						7				
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OUR AGENT W MANTED IN THIS	ILL HAVE AUTHO S FORM, BUT YOU	DRITY TO EN	IPLOY OTHER	PERSONS	AS NECES	SARY TO EN	LABLE I	150	GENT TO PR	OPERLY EXERCISE THE POWE GIVE YOUR AGENT THE RIGHT WISE IS SHOULD BE STRUCK OF
4 Mv sa	ent shall have the	right he wire		Annual Contract						
wer of attorney a	at the time of refe	rence.				oy any agont	(includii	ig cully	stace con ne	when by me who is acting under
OUR AGENT W RIKE OUT THE SENT.)	ILL BE ENTITLED NEXT SENTENCE	O TO REIMBL DE IF YOU D	JRSEMENT FO O NOT WANT	OR ALL REA YOUR AGE	ASONABLE ENT TO AL	EXPENSES I SO BE ENTIT	NCURR LED TO	ED IN	ACTING UNI	DER THIS POWER OF ATTORNI DM PENSATION FOR SERVICES
5. My ag	ent shall be entitle	ed to reasona	ple compensat	ion for service	es rendered	l as agent und	fer this	power	of attorney.	//:
HIS POWER OF	ATTORNEY MAY	8E AMENDE	D OR REVOK	ED BY YOU	AT ANY T	ME AND IN A	NY MA	NNER	. ABSENT AN	MENDILENT OR REVOCATION, T AND WILL CONTINUE UNTIL YO R (OR BOTH) OF THE FOLLOWIN
6. ()	This power of atto	rney shall be	come effective	on						
7. () ⁻	This power of atto	rnev shall tor	Winoso na		when you	u want this power i	t during you	our Bledin Deffect)	e, such as court de	termination of your disability.
•• • •	This power of allo	moy enduren	minate on		(insert a l	uture date or event	, such as	court de	termination of your	disability,
YOU WISH TO	NAME SUCCESS	OR AGENTS	, INSERT THE	NAME(S) A						HE FOLLOWING PARAGRAPH.)
8. If any cessively, in the	agent named by order named) as O'Connell	me shall die	become inco	mnetent resi	gn or refus	e to accept th	e office	e of a	gent, I name t	he following (each to act alone a
purposes of this	s paragraph 8, a able to give prom	person shall b pt and intellig	e considered i	to be incompe on to busines	etent if and	while the per	son is a	onim s	r or an adjudic	eated incompetent or disabled pers
YOU WISH TO	NAME YOUR AG	ENT AS GUA	RDIAN OF YOU	UR ESTATE	IN THE E	VENT A COU	T DEC	IDES	THAT ONE SE	HOULD BE APPOINTED, YOU M GENT IF THE COURT FINDS TH WANT YOUR AGENT TO ACT
-	ardian of my esta	ite (my prope	ty) is to be ap	opointed, I no	ominate the	agent acting	under ti	his po	wer of attorney	y as such guardian, to serve with

(THE STATUTORY FORM CONTINUES ON PAGE 2)

1527317013 Fee: \$44.00 RHSP Fee:\$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 09/30/2015 10:21 AM Pg: 1 of 4 1L-402-0755 (12/89)

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(THE STATUTORY EXCERPTS CONTINUE ON PAGE 3)

Section 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 be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and the face of the fac

STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW

(III. Hev. Stat., Ch. 110 1/2, Par. 801-1 et seq.)

ILLINOIS POWER OF ATTORNEY ACT

Excerpts required by Section 3-3 of the

421 East Capitol Avenue, Springsteld, Illinois 62701, 1-800-222-8966 (Voice and TOD) This document is provided free of charge by the ILLINOIS I ETARTMENT ON AGING,

0/	2100 Sibley Boulevard Calumet City, IL 60409							
T = -	Robert W. Lipschultz, Attorney							
	This document was prepared by:							
SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST	THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM:							
	Wy commission expires HY CONTISSION EXP. 3X Y 25, 17 3							
	LEGUE A DEFICIANCE OF ILLING AS A DESCRIPTION OF ILLING AS							
(0	CREICIVE SET (HOR) LIFE							
r en								
	Deled: February /c ,1993 (SEAL)							
The undersigned, a notary put ic in and for the above county and state, certifies that $\frac{Lacy}{Lacy}$ $\frac{Lacy}{EeLL}$, known to me to be the same person whose name is subscribed as principal, for the above of attorney, appeared before me in person and acknowledged signing and delivering the instrument as the free fine and voluntary act of the principal, for the Lass and purposes therein set forth (, and certified to the correctness of the signature(s) of the agent(s)).								
iloa vont	Conuty of Cook							
	sionilli to ensus							
	(THIS POWER OF ATTORNE, WILL NOT BE EFFECTIVE UNLESS IT IS							
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(регичней)	(nega rosescore)							
(buyoba)	hunder)							
t certify that the signatures of my agent (and successors) are correct.	Spedmen algnetures of agent (and successors)							
GENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE	(YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR A YOU INCLUDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNE AGENTS.)							
(pedecuad)								
peubis								
erstand the full import of this grent of powers to my agent.	1.0. I am fully informed as to all the contents of this form and und							

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- (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 and earnings 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, improve, 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 principal could if present and under no disability.
- (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 withdraw from and write checks on any financial institution account or deposit; and, in general, exercise all powers with respect to financial institution transactions which the principal could if present and under no disability.
- (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, enter 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) "argible 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 sould it present and under no disability.
- (e) Safe directi 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 all powers with reservo to safe deposit matters which the principal could if present and under no disability.
- (f) Insurance and an rity transactions. The agent is authorized to: procure, acquire, continue, renew, terminate or otherwise deal with any type or i isurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, proriesty or liability insurance); pay premiums or assessments on or surrender and collect all distributions, 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.
- (g) Retirement plan transactions. The agent is authorized to: contribute to, withdraw from and deposit funds in any type of retirement plan (which term include), wi hout limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement blan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change pryment 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 plan account balances which the principal make it is authorized to:
- (h) Social Security, unemployment and military service benefits. The agent is authorized to: prepare, sign and file any claim or application for 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 all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation; and, in general, exercise all proves with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present end under no disability.
- (i) Tax matters. The agent is authorized to: sign, verify and ill all the principal's federal, state and local income, gift, estate, property and other tax returns, including joint returns and declarations of estimated tax; pay all taxes; claim, sue for and receive all tax refunds; examine and copy all the principal's tax returns and records; represent the principal before any federal, state or local revenue agency or taxing body and sign and deliver all tax powers of afterney 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 tax matters which the principal could if present and under no disability.
- (j) Claims and litigation. The agent is authorized to: institute, prosecute, the dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal; employ a torrievs and others and enter into contingency agreements 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.
- (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 traced in a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option actions for the principal with any securities or futures broker; and, in general, exercise all powers with respect to commodities and input of the principal could if present and under no disability.
- (I) Business operations. The agent is authorized to: organize or continue and conduct any business, which term includes, without limitation, any farming, manufacturing, service, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or other legal entity; operate, buy, sell, expand, contract, terminate 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.
- (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 obligation; 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 statutory property power form.
- (o) All other property powers and transactions. The agent is authorized to: exercise all possible powers of the principal with respect to all possible types of property and interests in property, except to the extent the principal limits the generality of this category (o) by striking out one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

 [RETILIEN TO:

FNC Title Services, LLC +360 Piceard Drive Suite 105 Reckville, MD 20850 ZUBC+400

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Exhibit A

ALL THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS, TO WIT:

LOT 17 (EXCEPT THE NORTH 25 FEET THEREOF) AND LOTS 18, 19 AND 20 IN BLOCK 5, IN LANSING LAKE GARDEN, A SUBDIVISION OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 5, TOWN 35, NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MEGIDIAN IN COOK COUNTY, ILLINOIS.

ING THE SAME PROTEETS DEED FROM LADA JUNE 4, 1968 AND RECORDAL

FUTUL NO. 33 05-103-045 (0000) TRUSTEE'S DEED FROM LILA MAE PETERS AND WILLIAM W. WINTERHOFF, DATED