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Karen A.Yarbrough

Cook County Recorder of Deeds Date: 01/14/2016 10:55 AM Pg: 1 of 8

| DEED            |         |
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| SUBORDINATION   |         |
| Y POWER OF ATTO | RNEY    |
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### **UNOFFICIAL COPY**

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

DURABLE POWER OF ATTORNEY

Legal Description is attached

(The space above for Recorder's use only)

(The above can be deleted if real estate not subject to the Power of Attorney.)

POWER OF ATTORNEY made this 25th day of November, 2015.

I, HANH LE, residing at 4926 N Moody Ave, Chicago, IL, 60630. hereby appoint: XUAN HUA, residing at 4926 N Moody Ave, Chicago, IL, 60630.

as my attorney-in-fact (our "agent") to act for the and in my name (in any way We could act in person) with respect to the following powers, as defined it is extion 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 belov:

- (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 scruce benefits.
- (i) Tax matters.
- (i) Claims and litigation.
- (k) Commodity and option transactions.
- (I) Business operations.
- (m) Borrowing transactions.
- (n) Estate transactions.
- (o) All other property powers and transactions.

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE 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 (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):

Agent authorized to negotiate all terms and conditions and execute the real estate contract, any documents related to the real estate contract, any and all closing documentation, including but not limited to the HUD, and any and all loan documentation related to the purchase of the property located at 5618

N. Rockwell St., Chicago, IL 60659

- 3. In addition to the powers granted above, I grant our agent the following powers (here you may add any other de egable powers including, without limitation, power to make gifts, exercise powers of appointment, name or an ange beneficiaries or joint tenants or revoke or amend any trust specifically referred to below):
- 4. My agent shall have the right ty viriten 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 revoken by any agent (including any successor) named by us who is acting under this power of attorney at the time of reference.
- 5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney.
  - 6. (x) This power of attorney shall become effective November 25<sup>th</sup>, 2015

(insert a future date or event during your lifetime, such as court determination of your disability, when you want this power to first take effect)

- 7. (x) This power of attorney shall terminate on January 31, 2016.
- 8. If a guardian of our estate (our 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.

Signed

(principal

| UNOFFICIAL COPY   |  |
|---|--|
| State of 1Lunois  |  |
| County of Cook ) ss.  |  |
| The undersigned, a notary public in and for the above county and state, certifies that HANHLE, known to me to be the same person(s) whose name(s) is/are subscribed as principal(s) to the foregoing power of attorney, appeared before me and the additional witness in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal(s), for the uses and purposes therein set forth.  |  |
| Dated: 11-25-2015 (SEAL)  My commission expires 8-16-9016  Notary Public  OFFICIAL SEAL FAWZIA VISRAM Notary Public - State of Illinois My Commission Expires Aug 16, 2016  |  |
| The undersigned with as certifies that HANH LE, known to me to be the same person(s) whose name(s) is/are subscribed as principal(s) 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(s), for the uses and purposes therein set forth. I believe him/her or them both to be of sound mind and memory. |  |
| Dated: 11 /25 / 15 (SEAL)  Witness  |  |
| State of ICCINOIS ) ss.  County of COOK )   |  |
| The undersigned, a notary public in and for the above county and state, certifies that  THANH V LE, known to me to be the same person whose name is subscribed as witness to the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering the instrument as his/her free and voluntary act as witness thereof.  Dated: 11-25-2015 (SEAL)   |  |
| Dated: 11-25-2015 (SEAL)  |  |
| My commission expires: 8-16-2016 Fany 2 Vman Notary Public  |  |

This document was prepared by: Wator & Zac, LLC, 10711 South Roberts Road Palos Hills, IL 60465

OFFICIAL SEAL FAWZIA VISRAM Notary Public - State of Illinois My Commission Expires Aug 16, 2016

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Section 3-4 of the Illinois Statutory Short Form Power of Attorney for Property Law

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 powers to an agent. 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 fractional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (b) to make gifts of the principal's property, to exercise powers to appoint to others or to change any peneficiary whom the principal has designed to take the principal's interests at death under any will, trust, joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when gra ited powers are exercised, the agent will be required to use due care to act for the benefit of the principal in accordance with the terms of the statutory property power 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 acts 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 cubject 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 rusts 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, closs, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trusts 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) 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 all powers with respect to safe deposit matters which the principal could if present and under no disability.
- (f) Insurance and annuity transactions. The agent is authorized to: procure, acquire, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, property 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 includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock homes, 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 plan account balances which the principal could if present and under no disability.
- (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 toderal, 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 powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.
- (i) Tax matters. The agent is authorized to: sign, verify and file 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 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 tax

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 interests of the principal; collect and receipt for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys 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 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.
- (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 it 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 reverble trust solely for the benefit of the principal that terminates at the death of the principal and is their 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.

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Lot 13 in Block 34 in W. F. Kaiser and Company's Second Addition to Arcadia Terrace subdivision in Section 1, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

\*\* 34 in W. F. Kaiser and Company's Second A.
North, Range 13, East of the Third Principal Mern.

IN . 13 01-428-025-0000

ADORESS: 5618 N. ROLLWEW 57

Chicago, Illinois (20059)