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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/20/2016 09:58 AM Pg: 1 of 9

ILLINOIS STATUTORY
SHORT FORM
POWER OF ATTORNEY FOR PROPERTY

Prepared by:

~~WILLIS~~

Property of Cook County Clerk's Office

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

1. I, Joyce White, 9154 National Parkway, Union Pier, MI 49129 hereby revoke all prior powers of attorney for property executed by me and appoint: Jay H Mittelstead Jr, Esq. 4729 S Woodlawn, Chicago, IL 60615

(NOTE: You may not name co-agents using this form.)

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 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) Borrowing transactions.
- (d) Estate transactions.
- (e) 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 specifically described below.)

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.)

329 W Belden Ave., #2E, Chicago, IL 60614 PIN #14-33-202-019-1005

.....See Attached Exhibit "A" for legal description

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 below.)

(NOTE: Your agent 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 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.

mail to
Proper Title, LLC
 180 N. LaSalle Ste. 1920
 Chicago, IL 60601
 PT16-31284

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(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 attorney.

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

6. () This power of attorney shall become effective on **6/30/16**

(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. () This power of attorney shall terminate on **7/30/16**

(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 terminate 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 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.)

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.)

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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 coagents.

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 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 34 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.

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


Principal's initials

Principal's initials

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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 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 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;
- (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:

" _____ by _____ as Agent"

The meaning of the powers granted to you is contained in Section 34 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."

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State of Illinois) SS.
County of)

The undersigned, a notary public in and for the above county and state, certifies that _____ known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the witness(es) _____ (and _____) in person and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth (, and certified to the correctness of the signature(s) of the agent(s)).

Dated: 06/29/16



[Signature]
Notary Public

My commission expires 11/05/16

(NOTE: You may, but are not required to, request your agent and successor agents to provide specimen signatures below. If you include specimen signatures in this power of attorney, you must complete the certification opposite the signatures of the agents.)

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

(NOTE: The name, address, and phone number of the person preparing this form or who assisted the principal in completing this form should be inserted below.)

"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

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11. The Notice to Agent is incorporated by reference and included as part of this form.

Dated: 6/29/2014

Signed: Joyce White
Joyce White

(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 known to me to be the same person whose name is subscribed 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 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 adoption; or (d) an agent or successor agent under the foregoing power of attorney.

Dated: 06/29/16

[Signature]
Witness

(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, 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 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 adoption; or (d) an agent or successor agent under the foregoing power of attorney.

Dated: 6/29/16

[Signature]
Witness

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001217552

Wintrust Mortgage Loan Lock or Float Agreement ("Agreement")

Borrower(s): Annelia Fritz and Joyce C White
Property: 329 W BELDEN AVE Unit 2E

The undersigned Borrower(s) have applied to Wintrust Mortgage, a Division of Barrington Bank & Trust Company, N.A. ("WM"), for a loan to be secured by a mortgage on the Property (the "Loan"). The approximate terms of the Loan applied for are:

Loan Amount: \$325,000.00
Term: 360 months
Loan Type: CONV
Program Description (the "Program"): WM_Conf_30_Fxd_LP

No Commitment to Lock Interest Rate, Points or Program

The Interest Rate, Points or Program will be in a "float" status, which means that neither the Interest Rate nor Discount has been locked-in, and that both the Interest Rate and Discount are floating with market conditions. WM cannot guarantee that a particular Program will be available unless a Loan is locked-in in writing.

Borrower(s) acknowledge(s) that the Loan will not be locked-in unless WM has executed the following portion of this Agreement titled "Commitment to Lock Interest Rate, Points and Program" (the "Commitment"). Verbal agreements concerning Rate, Points, and the Program are not binding. Borrower(s) is/are responsible for ensuring the rate for the Loan is locked in no fewer than ten (10) days prior to the Loan closing, or the closing may be rescheduled.

Commitment to Lock Interest Rate, Points and Program

The Interest Rate, Points and Program will be Locked-in under the following terms:

- 1. Expiration Date: 07/01/2016 (LOAN MUST CLOSE AND DISBURSE ON OR BEFORE THIS DATE)
- 2. Interest Rate Per Annum: 3.625
- 3. Origination Fee: 0 Discount Fee: 0
- 4. ARMs Only:
- % Margin mos.: _____ Initial Adj. mos.: _____ Adj. Period: _____
- % First Adj. Cap: _____ % Adj. Cap: _____ % Lifetime Cap: _____

If the Loan does not close on or before the Expiration Date and prevailing market interest rates for the Program have increased on or before the Expiration Date, this Agreement is null and void unless Borrower(s) and WM have, prior to the Expiration Date, renegotiated an extension. Borrower(s) acknowledge that from time-to-time: 1) loans cannot be approved under a program applied for or locked; and 2) loan programs may change due to circumstances beyond WM's control. If this Loan cannot be approved under the Program, or the Program changes, WM will advise Borrower(s) and Borrower(s) will have the opportunity to relock under an approved or available program.

COMMITMENT OF BORROWER AND WM: Borrower(s) promptly take all actions necessary to cause it to close prior to the Expiration Date. The steps required to process, approve and close the Loan prior to the Expiration Date include, but are not limited to: 1) borrower providing in a timely fashion all information requested by WM, including but not limited to, pay stubs, W2's, bank statements, tax returns, and any other documents required to approve and close the Loan; and (2) WM processing the Loan, approving, suspending or denying the Loan application, ordering title work and a prepaid appraisal, in a timely fashion. Consideration for this Agreement is each party's mutual promise to undertake the obligations set forth herein.

LEGALLY BINDING CONTRACT: This Agreement is a legally binding contract enforceable by both Borrower(s) and WM and not transferable. If either party breaches this Agreement, the other will be entitled to all remedies granted at law or in equity, including without limitation, the right to collect damages resulting from the breach by the other party. Time is of the essence in this Agreement. This Agreement is not binding unless or until accepted and signed by WM and Borrower(s).

MODIFICATION: This Agreement shall supersede and replace any prior written agreement between the parties and may be modified only by a written amendment signed by both parties.

By: _____
Borrower Date

By: Joyce C White 6/29/16
Borrower Date

By: _____
Borrower Date

By: _____
Borrower Date

By: Linda Athy 06/28/2016
Wintrust Mortgage - Linda Athy Date

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ZUCKER & BOYER, LTD
as an Agent for Chicago Title Insurance Company
3223 LAKE AVE, SUITE 15C-303, WILMETTE, IL 60091

Commitment No.: PT16-31284

SCHEDULE C PROPERTY DESCRIPTION

Property commonly known as:
329 W. BELDEN AVE., UNIT 2E
Chicago, IL 60614
Cook County

The land referred to in this Commitment is described as follows:

UNIT NUMBER 2-329 IN 327-335 BELDEN CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: LOTS 35,36 AND 37 IN ANITA, A SUBDIVISION OF PART OF BLOCK 15, IN CANAL TRUSTEES' SUBDIVISION OF PART BLOCK 15, IN CANAL TRUSTEES' SUBDIVISION OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 24885695 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

Commonly known as 329 W. BELDEN AVENUE UNIT 2E, Chicago, Illinois 60614
Parcel ID(s): 14-33-202-019-1005