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2016

SPECIFIC DURABLE POWER OF ATTORNEY

[Space Above This Line For Recording Data]

After Recording Return To: Yu Jin Bang
11923 Hampstead Green
Ellicott City, MD 21042



Doc#: 1621755130 Fee: \$68.00
RHSP Fee: \$9.00 RPPF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/04/2016 11:11 AM Pg: 1 of 4

Prepared By: Yu Jin Bang
MAILED: 11923 Hampstead Green
Ellicott City, MD 21042

PTC24271

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

Section: NA
Block: NA

Lot: NA
Unit: NA

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I, Yu Jin Bang,
 whose address is
Seung dong- Gu, Mae dong-Gil, 112-Dong, Raemian 1101-Ho, Seoul, Korea
Mailing address : 11923 Hampstead Green, Ellicott City, MD 21042,
 appoint David O Bang,
 whose address is
Seung dong- Gu, Mae dong-Gil, 112-Dong, Raemian 1101-Ho, Seoul, Korea,
 as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as

PARCEL 1:

THE WEST 23.98 FEET OF THE EAST 57.30 FEET IN LOT 4 IN BALLARD RIDGE (A PLANNED UNIT DEVELOPMENT) IN THE NORTHWEST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AS PER PLAT THEREOF RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON DECEMBER 17, 1990 AS DOCUMENT NO. 90612313, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE TOWNHOMES AT FAIRMONT RIDGE, RECORDED APRIL 4, 1991 AS DOCUMENT 91153139, IN COOK COUNTY, ILLINOIS.

and has an address of
 8650 Victor Lane, Desplaines, IL 60016

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2. AGENT'S AUTHORITY

(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

- Purchase the Property
- ~~Refinance to pay off existing liens on the Property~~
- ~~Construct a new dwelling on the Property~~
- ~~Improve, alter or repair the Property~~
- ~~Withdraw cash equity from the Property~~
- ~~Establish a line of credit with the equity in the Property~~

3. SPECIAL INSTRUCTIONS

VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$ NA ; (3) the amount of the loan to be secured by the Property is \$ NA ; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

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THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

x YU JIN BANG 7/2/16
 Principal Date
 Yu Jin Bang

* [Signature] 7/2/16 x [Signature] 7/2/16
 Witness Kil Hoon Bang Date Witness Angela Bang Park Date

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

Notary Public must ensure the acknowledgment is in correct form

STATE OF IL
COUNTY OF COOK

The foregoing instrument was acknowledged before me this 2nd day of July by Yu Jin Bang, Kil Hoon Bang and Angela Bang Park
[Signature]
 Notary Public

Specific Durable Power of Attorney
1U015-XX (12/07)

