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2013

"ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

1. I, **WAYLAND WONG, 301 WINDJAMMER DRIVE, COLOMBIANA, OH 44408**
hereby revoke all prior powers of attorney for property executed by me
and appoint: **GREGORY SALUSTRO 301 WINDJAMMER DRIVE, COLOMBIANA, OH
44408**

(NOTE: You may not name coagents 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 34 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) 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 benefits.~~
- ~~(i) Tax matters.~~
- ~~(j) Claims and litigation.~~
- ~~(k) Commodity and option transactions.~~
- ~~(l) Business operations.~~
- (m) Borrowing transactions.
- ~~(n) Estate transactions.~~
- (o) All other property transactions.



Doc# 1628710123 Fee \$80.00
RHSP Fee: \$9.00 PRF Fee \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/13/2016 12:47 PM Pg: 1 of 7

(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.)

.....
.....
.....

prepared by e mail to
Perle Mortgage
2936 W. Belmont Ave.
Chicago Ill. 60618

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16 PSA034015 LP R

Chicago Title

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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.)

To mortgage or otherwise encumber the property commonly known as 3470 North Lake Shore Drive, Unit 10, Chicago, Il 66057 or any rights, title or interests to the Property on any terms or considerations which my said attorney shall think proper; and to execute any instruments necessary to effectuate such refinance transaction, including, but not limited to, mortgages and deeds of trust, and specifically to obtain a mortgage loan from PERL MORTGAGE INC. its successors and/or assigns as their interests may appear, in the amount of \$374,000.00 on or about October 1, 2016 through October 17, 2016. *(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 decisionmaking 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 decisionmaking 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.

(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 **UPON EXECUTION BY WAYLAND WONG, PRINCIPAL**

(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 **30 DAYS AFTER EXECUTION BY WAYLAND WONG, PRINCIPAL**

(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.)

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(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.)

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: 9/28/16

Signed *Wayland Wary*
(principal)

(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 ~~WAYLAND WARY~~ 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: 9:28:2016

Marcia A. Yuhaniak
Witness

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(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:
.....
Witness

State of OHIO)
) SS.
County of COLUMBIANA

The undersigned, a notary public in and for the above county and state, certifies that WILLIAM WOODS, 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) MARIE A. YOUNG 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: SEPT. 28, 2016.

.....
Notary Public

My commission expires 07/22/2021..



M. Robin Stewart, Notary Public
State of Ohio
My Commission Expires July 22, 2021

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(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.)

Name:

Address:

.....

.....

Phone: "

(e) Notice to Agent. The following form may be known as "Notice to Agent" and shall be supplied to an agent appointed under a power of attorney for property.

Property of Cook County Clerk's Office

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"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 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:

"(Principal's Name) by (Your Name) 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."

(f) The requirement of the signature of a witness in addition to the principal and the notary, imposed by Public Act 91790, 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. 961195, eff. 7111.)

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

LEGAL DESCRIPTION: UNIT NO. 10C IN 3470 N. LAKE SHORE DRIVE
CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED
REAL ESTATE:

PARCEL 1: THAT PART OF THE SOUTHERLY 40 FEET OF LOT 37 LYING
SOUTHWESTERLY OF THE WEST LINE OF SHERIDAN ROAD (EXCEPTING
THEREFROM THE WESTERLY 54.75 FEET) IN BLOCK 13 IN HUNDLEY'S
SUBDIVISION OF LOTS 3 TO 21 BOTH INCLUSIVE AND 33 TO 37 BOTH INCLUSIVE
IN PINE GROVE, A SUBDIVISION OF FRACTIONAL SECTION 21, TOWNSHIP 40
NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN

PARCEL 2: THE NORTHERLY 25 FEET MEASURED AT RIGHT ANGLES WITH
NORTHERLY LINE THEREOF OF THE FOLLOWING DESCRIBED TRACT OF LAND:
THAT PART OF LOT 1 IN THE SUBDIVISION OF BLOCK 16 IN HUNDLEY'S
SUBDIVISION OF LOTS 3 TO 21 BOTH INCLUSIVE AND 33 TO 37 BOTH INCLUSIVE
IN PINE GROVE IN SECTION 21, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE
THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:: BEGINNING AT THE
INTERSECTION OF THE NORTHERLY LINE OF SAID LOT WITH THE WESTERLY
LINE OF SHERIDAN ROAD; THENCE WESTERLY ALONG THE NORTHERLY LNO
SAID LOT 150 FEET; THENCE SOUTHERLY TO A POINT IN THE SOUTH LINE OF
SAID LOT DISTANT 190 FEET EASTERLY FROM THE WESTERLY LINE OF SAID LOT
AND BEING ON THE NORTHERLY LINE OF HAWTHORNE PLACE; THENCE
EASTERLY ALONG SOUTHERLY LINE OF SAID LOT, 150.84 FEET TO THE
WESTERLY LINE OF SHERIDAN ROAD; THENCE NORTHERLY ALONG THE
WESTERLY LINE OF SHERIDAN ROAD, 298.95 FEET TO THE PLACE OF BEGINNING,
ALL IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF
CONDOMINIUM MADE BY THE COSMOPOLITAN NATIONAL BANK OF CHICAGO, A
A NATIONAL BANKING ASSOCIATION, RECORDED AS DOCUMENT 20446824 AND
FILED AS DOCUMENT LR2380325 (EXCEPT THAT PART FALLING IN UNITS NO. 4A
TO 27B AS SAID UNITS ARE DELINEATED ON SAID SURVEY) TOGETHER WITH ITS
UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK
COUNTY, ILLINOIS

PIN: 14-21-306-038-1021

Prepared by: MICHAEL SIMON, ESQ. 1515 WEST LUNT AVENUE, CHICAGO, IL 60626

Mail to: Perl Mortgage, INC.
2936 W. Belmont Ave.
Chicago, IL 60618
FILE NO. -