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NOTICE TO THE INDIVIDUAL Doc#. 1730018018 Fee: \$64.00 Karen A. Yarbrough STATUTORY SHORT FORM POWER Cook County Recorder of Deeds ERTY.

Date: 10/27/2017 10:26 AM Pg: 1 of 9

PLEASE READ THIS NOTICE CAREFULLY. The form that you will be signing is a legal document. It is governed by the Illinois Power of Aftorney 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 3-4 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

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

1. I, Maureen B. Jeffries, of 221 N. Kenilworth #506; Oak Park, IL 60302 and as Trustee of the Maureen B. Jeffries Living Trust under Trust Agreement dated January 5, 2005 hereby appoint my son Michael Jeffries of 1735 N. Thatcher Ave.; Elmwood Park, IL 60707 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 may not name co-agents using this form.)

(NOTE: You must surke out any one or more of the following categories of powers you do not want your agent to have. Failure to strike uir tale 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.

Legal Description: UNIT NUMBER 306, AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE HEI EINAFTER REFERRED TO AS "PARCEL"): LOT 9 AND THE NORTH 132 FEET OF LOT 10, IN BLOCK 2.IN KETTLESTRINGS' ADDITION TO HARLEM, BEING A SUBDIVISION OF THE NORTH PART OF THE NORTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIOIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM, MADE BY THE LAWNDALE TRUST AND SAVINGS BANK, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 10, 1971, AND KNOWN AS TRUST NUMBER 22240167, TOGETHER WITH AN UNDIVIDED 1.195 PERCENT INTEREST IN SAID PARCEL, (EXCEPTING FROM THE SAID PARCEL, ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF, AS DEFINED AND SET FORTH IN THE SAID DECLARATION AND SURVEY), ALL IN COOK COUNTY, ILLINOIS

1302 CATO COMMONLY KNOWN AS: 221 N. Kenilworth #506; Oak Park, L 60302

PERMANENT INDEX NUMBER: 16-07-115-047-1060

- (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 service 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 transactions.

(NOTE: Limitations on and additions to the agent's powers may be included in this power of attorney if they are

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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:, 2017		47t 1	
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Witness		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
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State of ILLINOIS)			
) ss.			
County of Quantity			
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The undersigned, a notary public, cerrifi	es that MAORE	al to the foregoing	nown to me to be
the same person whose name is subsc	Thea as princip	at to the foregoing	power or accorney
appeared before me and the witness	aba fa Sadua	luntame ant of the pr	incipal for the use
signing and delivering the instrument as	the tree and vo	iuntary act of the pr	incipal, for the use:
and purposes therein set forth.	· O,	DEI	RNA D BUGLIO
Dated: 4//8/ .2017	4,	OF	FICIAL SEAL ublic, State of Illinois
Dated:, 2017		My Coi	mmission Expires
No Date The Late		Dec Dec	ember 09, 2017
Notary Public:	- 	- ()	,
(NOTE: You may, but are not required to, requ	est your agent and	successor agant; to prov	ide specimen signature
below. If you include specimen signatures in thi	is power of attorne	y, you must complete th	ne certification opposit
the signatures of the agents.)		1,0	
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Specimen signatures of		nat the signatures	U _x
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(successor agent)	(pri	ncipal)	
(NOTE: The name, address, and phone numbe	r of the nerson are	paring this form or who	assisted the principal i
(1401E) The name, address, and bridge name	i or are berson bre	Let u.P mus tottu or uno	Transact and bruncher

Law Offices of Sandra K. Burns 348 Lathrop Avenue River Forest, Il 60305

708-771-5252

Kimberly Brumirski

completing this form should be inserted below.)

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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.):

The power granted shall only be with respect to the real property identified above and shall apply to all negoriations, listing agreements, contracts, papers, deeds, ALTA's, RESPA's, closing statements, ricle company or lender documents, and all other actions required for the listing, sale, completion of the sale and transfer of the property.

3. In addition to (ne powers granted above, I grant my agent the following powers: My agent may take any and all actions necessary to effect the listing, negotiation, contract, sale and transfer of the real property described above.

(NOTE: Here you may add any other delegable powers including, without limitation, power to make gifts, exercise powers of appointment, name or chang? 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 decisions 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 the 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 incur ed 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 not 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. (X) This power of attorney shall become effective on the date executed.

(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. (X) This power of attorney shall terminate on the date and time of the transfer of the property, which shall be determined as the time of disbursement of funds and

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transfer property to me/us.

(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 successors to such agent:

LAW OFFICES OF SANDRA K. BURNS

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 livensed 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 any 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.)

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

Signed Million of A Relation

MAUREEN B. JEFFRIES

(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 MAUREEN B. JEFFRIES, 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.

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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 logal 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 "Inder: "(Principal's Name) by (Your Name) as Agent"

The meaning of the powers granted to you is contained in Section 3-4 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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FOR YOU AND YOUR AGENT: SOME CONSIDERATIONS FOR USE OF YOUR POWER OF ATTORNEY FOR PROPERTY

This document contains important suggestions regarding your Power of Attorney for Property.

Now that you've made your Power of Attorney for Property, make sure that your agent (and successor agents, if any) know that you have done this and where your agent can find it in case of need. If you keep it in a safe deposit box, you must make certain the agent will be able to get into the box to get the Power of Attorney. That may mean making your agent a deputy on your safe deposit box and will certainly mean telling your agent where the key is.

It will be helpful to your agent, too, in helping you in a time of need, if he or she knows as much as possible about your business affairs. Names and account numbers where any funds or certificate or deposit and the like are on deposit, and similar facts as to other investment, details about insurance you carry, (house, auto, health and life), location of automobile titles are just some of the things of which your agent may need to have knowledge. One of the first things an agent probably needs when called upon to help is the principal's checkbook and check register: Your agent needs to know, just as you do now, what income and expenses to anticipate.

You may have complete trust in your designated agents that they will act in your best interests. Still you should tell them--for their own projection--that whenever they are acting for you under your Property Power of Attorney they must keep complete records. They should always be able to account for all of your assets under their control, to show the source of any funds that come into their hands as your agent and to show the date, purpose, and person paid any of your funds. Your agent's best record of this would, of course, be to put all funds received in your checking account, detailing the source on the deposit ticket and then paying out any funds of yours directly from your checking account to the person being paid. Then pank statements, the deposit receipts and canceled checks will give your agent a good running record of receiving and using your funds for you.

Just as you probably do, your agent should make certain that any minds not needed in the foreseeable future are kept safely invested and earning fair income. As with other activities in carrying out duties as an agent under a Property Power of Attorney, your agent can seek and pay from your funds for assistance in the investments. Your agent is also entitled to be reimbursed from your funds for any out-of-pocket expenses, such as mileage, telephone and making. If your Power of Attorney expressly provides so in paragraph no. 4, your agent is also entitled to reasonable compensation for serving as your agent.

You may also want to suggest to your agent that he or she contact our office when it first appears necessary to perform duties for you under your Property Power of Attorney. This should assist your agent in serving you properly. Unless you instruct us in writing not to do so now or in the future we shall assume that your agent is acting in your behalf and we will share with him or her any information contained in your file for the purpose of assisting him or her in serving as your agent.

Whenever your agent signs any check or other document as your agent, it should be done in the following format:

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Principal

Your agent should never just sign his or her name alone without expressly showing that the signature is as an agent. Otherwise, your agent may become personally liable for your obligations.

Often people being asked to rely upon the Power of Attorney will as to see it. The statute provides that "any person who acts in good faith reliance on a copy of the agency (power of attorney) will be fully protected." It also provides that "the agent shall furnish an affidavit to the reliant on demand stating that the instrument relied upon is a true copy of the agency and that to the best of the agent's knowledge, the principal is alive and the relevant powers of the agent have not been altered or cerminated."

If a successor agent is attempting to act for you, he or she will need to satisfy anyone asked to rely upon his or her authority that all prior named agents are either deceased, have become incompetent, have resigned or refused to accept the office of agent.

Should your agent ever have difficulty in getting someone to recognize his or her authority as your agent, that person should be referred to the Illinois statute on Power of Attorney for Property, 755 ILCS 45/2-8. This statute states "Fach person to whom a direction by the agent in accordance with the terms of the agency is communicated shall comply with that direction, and any person who fails to comply arbitrarily of vithout reasonable cause shall be subject to civil liability for any damages resulting from non-complicace."

Please contact us if you have any questions concerns about your Power of Attorney for Property.

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LEGAL DESCRIPTION

Order No.: 17PSA438023LP

For APN/Parcel ID(s): 16-07-115-047-1060

UNIT NUMBER 506, AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS "PARCEL"):

LOT 9 AND THE NORTH 132 FEET OF LOT 10, IN BLOCK 2, IN KETTLESTRINGS' ADDITION TO HARLEM, BEING A SUBDIVISION OF THE NORTH PART OF THE NORTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NC RTH. RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM, MADE BY THE LAWNDALE TRUST AS SAVINGS BANK, A NATIONAL BANKING ASSOCIATION, AS TRUSTED UNDER TRUST AGREEMENT DATED JUNE 10, 1971, AND KNOWN AS TRUST NUMBER 5787, IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 22240167, TOGETHER WITH AN UNDIVIDED 1.195 PERCENT INTEREST IN SAID PARCEL, (EXCEPTING FROM THE SAID PARCEL, ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF. AS DEFINED AND SET FORTH IN THE SAID DECLARATION AND SURVEY), ALL IN COOK COUNTY, ILLINOIS.