

Date:

Power of Attorney for Property

Clark's Office

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Mail To:

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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 co-agents.

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 Fower 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"

"ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

1. I, ROBERTO A. PENA, 1475 Naglee Ave. San Jose CA 95126 hereby revoke all prior powers of attorney for property executed by me and appoint:

MARY FRANCES HILL, my attorney, of 12400 S. Harlem, Palos Heights, IL 60463 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 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 couse 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. Specifically 7960 S. Keeler, Chicago, IL
- (b) xxxxxxxxxxxxxxxxxxxxxxxx.

- (i) XXXXXXXXXXXXX
- (i) XXXXXXXXXXXXXXX.
- (k) xxxxxxxxxxxxxxxx.
- (m) Borrowing Transactions

- Sommer Clark? 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.)
- 3. In addition to the powers granted above, I grant my agent the following powers:

Buy, purchase and encumber the property by loan to be provided by Home State Bank, N.A. in an amount not to exceed \$ One Hundred Thirty Six Thousand Eight Hundred (\$136,800.00) Dollars.

for the property legally described as:

LOT 41 IN BOGAN MANOR BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 20, 1961 AS DOCUMENT NUMBER 18223670 IN COOK COUNTY, ILLINOIS

19-34-206-097-0000

Address: 7950 S. Keeler, Chicago, IL 60652

And in the conjection endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts, or other negotiable instruments and other written instruments of whatever kind reasonably required to effectuate this loan.

I also authorize my attorney ic-fact, when appropriate, to execute in name and behalf, such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or moured by the Veterans Administration (VA) or Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by VA or FHA, including but not limited to documents necessary to utilize my VA eligibility for a home loan, and to execute loan settlement statements, certification of occupancy, statement required by the Federal Truth in Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all papers necessary or proper to obtain and consummate said loan.

- 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. (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. (x) This power of attorney shall become effective on the date signed below

(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 August 1, 2018
- 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: None

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.

- 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.

Dated: July

2018

Signed

(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 ROBERTO A. PENA 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

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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: 7-24-18

Witness

State of CALIFORNIA)
County of SANA CLARA

The undersigned, a notary public in and for the above county and state, certifies that RCBERTO A. PENA, 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 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: 07/24/ 2018.

MAHENDRA SINGH

Notary Public

My commission expires ...

MAHENDRA SINGH
COMM. # 2145938
NOTARY PUBLIC - CALIFORNIA
SANTA CLARA CQUINTY
MY COMM. EXP. MAR. 12, 2021

NOTARY PUBLIC

PREPARED BY:

Name: Mary Frances Hill, Attorney

Address: 12400 S. Harlem, Palos Heights, IL 60463

708-361-3335