1013 1923187 NOFFICIAL COPY

and the mail to: RN TITLE, LLC HIGGINS RD. SUITE 355. FARK NIDGE, IL 60068

Doc#. 1911946144 Fee: \$62.00

Edward M. Moody

Cook County Recorder of Deeds

Date: 04/29/2019 10:23 AM Pg: 1 of 8

Power of Attorney

EXHIBIT A

Legal:

COO CON LOT 4 IN TIMBERCREST WOODS, UNIT 8-C, BEING A RESUBDIVISION IN THE NORTH 1/2 OF SECTION 28, TOWNSHIP 41 NORTH, RANGE 49, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Address:

495 W. Weathersfield Way, Schaumburg, IL 60193

PIN #:

07-28-209-035-0000

PIN #:

PIN #:

Township: Schaumburg

This page is only a part of a 2016 ALTA® Commitment for Title Insurance (issued by Fidelity National Title Insurance Company). This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; (and) Schedule B, Part II-Exceptions(; and a counter-signature by the Company or its issuing agent that may be in electronic form).





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 we impose a duty upon your agent to handle your financial affairs, so it is important that you select ar 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:

Koz's Dung Principal's Initials

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY (755 Illinois Compiled Statutes 45/3-3)

I, ANNA KOZIOL, UI legionow 54 39-220 Pilzno woj podkarpackie POLAND 1. (insert name and address of principal)

hereby appoint:

BOGDAN J. KOZIOL, 495 W. Weathersfield Way, Schaumburg, Illinois 60193 (insert name and address of agent)

(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 MAY STRIKE OUT ANY ONE JK 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 UP GRANTED TO THE AGENT. TO STRIKE OUT A CATEGORY YOU MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGORY.)

- Real estate transactions. (a)
- (b) Financial institution transactions.
- Stock and bond transactions. (0)
- Tangible personal property transactions.
- Safe deposit box transactions.
- Insurance and annuity transactions:
- Retirement plan transactions.
- Social Security, employment and military service benefits.
- (i) Tax matters.
- Claims and litigation.
- Commodity and option transactions.
- Business operations.
- Borrowing transactions.
- (H) Estate transactions.
- All other property transactions. (o)

Sommer Clerk? Oking (NOTE: LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

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.)

NO LIMITATIONS

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 execute any and all closing documentation in connection with the sale and closing of 495 W. Weatherstield Way, Schaumburg, Illinois, the legal description of which is attached hereto and made a part hereof, including, but not limited to, negotiating and signing a real estate contract and disclosures, closing statements, ALTA settlement statements, seller closing disclosure, escrow/disbursement authorizations, private mortgage insurance affidavits, IDHA affidavits, ALTA statements, warranty or other forms of deeds, indemnification agreements, personal undertakings/title indemnity deposits, escrow agreements, all IRS 1099 tex reporting forms and related documents, including the Certification For No Information Reporting On The Sale or Exchange Of A Principal Residence and W-9 forms and any other closing documentation required by the buyer's lender or the title insurance company; said agent may also issue letters of direction to disburse the proceeds of the sale as he or she may determine may be necessary and may endorse any checks and/or make deposits of any checks pay the to the undersigned.

(NOTE: YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY CIPER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN TH'S 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 inv 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 of its execution.

(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 <u>a date which is 30 days after the final closing of the property commonly known as 495 W. Weathersfield Way, Schaumburg, Illinois.</u>

(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 be unavailable, die, become incompetent, resign or refuse to accept the office of agent, 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 fu'll 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.
- 12. Reproductions or photocopies of the executed original of this Power of Attorney for Property, certified as a true, exact and accurate copy of the original, by my agent in possession of the original or by my attorney, shall be deemed original counterparts of this Power of Attorney.

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Dated this 4 day of 03, 2019.

| · |
|---|
| Signed Lorial Hell ANNA KOZIOL; 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 ANNA KOZIOL, 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 this 04 day of 03 , 2019. |
| THE REPUBLIC OF POLAND (Print name or witness on above line) |
| State of |
| The undersigned, a notary public in and for the above county and state, certifies that ANNA KOZIOL, 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, Irenews Justicy , 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 this 4 day of Morch, 2019. |
| Notary Public Kathryn E. Porter Consul of the United States of America |
| (Notary Seal) My commission expires: INDEFINITE |
| |

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(NOTE: YOU MAY, <u>BUT ARE NOT REQUIRED TO</u>, 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) |
| ASSISTED THE PRINCIPAL IN COMPLETING THIS FOR | ER OF THE PERSON PREPARING THIS FORM OR WHO M SHOULD BE INSERTED BELOW.) |

This document was prepared by: Neil J. Kaiser, Attorney at Law, 716 Lee Street, Des Plaines, Illînois 60016 (847-699-0900)

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.

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 rower of attorney;
- (3) commingle the principal's funds with your funds;
- (4) borrow funds or other property from the principal, unless c herwise 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 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.