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Edward M. Moody

Cook County Recorder of Deeds Date: 06/19/2019 10:21 AM Pg: 1 of 10

#### Recording Cover Page

This page is added for the purpose of affixing Recording Information

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<u>Mortgage</u>	: 	
√ <u>Power of Attorney</u>		Ox.
Subordination		ic.
Other		STEWART TITLE 700 E. Diehl Road, Suite 180 Naperville, IL 60563

#### NOTICE TO THE INDIVIDUAL SIGNING THE ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

STCO) 46.63522 1012 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.

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### **UNOFFICIAL COPY**

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:

Property of Cook County Clerk's Office

#### ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

1. I, Bettye J. Brown, 7050 South Harper Avenue, Chicago, Illinois 60637, (insert name and address of principal) hereby revoke all prior powers of attorney for property executed by me and appoint:

Cheryl Denise Brown

7050 South Harper Avenue, Chicago, Illinois 60637

(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 or 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 s rike the title of any category will cause the Diff Clark's Office 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.

- Real estate transactions. (a)
- Financial institution transactions. **(b)**
- Stock and bond transactions. (¢)
- (d) Tangible personal property transactions.
- (e) Safe deposit box transactions.
- **(f)** Insurance and annuity transactions.
- (g) Retirement plan transactions.
- Social Security, employment and military service benefits, (h)
- (i) Tax matters.
- Claims and litigation. **(i)**
- (k) Commodity and option transactions.

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	(l)	Business operations.
	(m)	Borrowing transactions.
	(n)	Estate transactions.
	(o)	All other property transactions.
-		itations on and additions to the agent's powers may be included in this power they are specifically described below.)
2. modif		owers granted above shall not include the following powers or shall be imited in the following particulars:
prohib	cition o	yee may include any specific limitations you deem appropriate, such as a r conditions on the sale of particular stock or real estate or special rules on the agent?
		Ox
		C
		0/4
-		C
3.	In add	lition to the powers granted above, I grant my agent the following powers:
power	r to mal	e you may add any other delegable powers including, without limitation, the gifts, exercise powers of appointment, name or change beneficiaries or or revoke or amend any trust specifically referred to below.)
		O <sub>C</sub>
		Co-
the ag make discre	ent to p all disc tionary	r agent will have authority to employ other persons as necessary to enable properly exercise the powers granted in this form, but your agent will have to retionary decisions. If you want to give your agent the right to delegate decision-making powers to others, you should keep paragraph 4, otherwise truck out.)
	oing po	gent shall have the right by written instrument to delegate any or all of the wers involving discretionary decision-making to any person or persons ent may select, but such delegation may be amended or revoked by any

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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.	Q
This power of attorney shall become effective on Immediately	_
(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. C	☑
This power of attorney shall terminate on Upon ray death	

(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 physicism that you are not incapacitated, if you want this power to terminate prior to your fleath.)

(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 refore 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:

#### Dorise J. Brown

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: April 14, 2016

Signed Attyl O. Brown - 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 <u>Bettye J. Prown</u>, 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 men ory. The undersigned witness also certifies that the witness is not: (a) the attending physician to 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: April 14, 2016

Tracy Jones - 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 <u>Bettye J. Brown</u>, 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, sibring, or descendant of either the principal or any agent or successor agent under the foregoing; ov/er of attorney, whether such relationship is by blood, marriage, or adoption; or (d) a harmony to successor agent under the foregoing power of attorney.

Dated: April 14, 2016	
	Witness
	4
State of <u>Illinois</u>	
County of Cook	) SS. ——————————————————————————————————
	ublic in and for the above county and state, certifies that ne to be the same person whose name is subscribed as
	ower of attorney, appeared before in and the witnesses-Tracy in person and acknowled and signing and
delivering the instrument as	the free and voluntary act of the principal, for the uses and
purposes therein set forth, at agent(s).	nd certified to the correctness of the signature(s) of the
Dated: <u>April 14, 2016</u>	
*	Julie Grafitto dines
OFFICIAL SEAL	Julie Annette Jones, Notary Public
JULIE ANNETTE JONES  Jotary Public - State of Minols  Commission Expires Dec 9, 2018	My commission expires December 9, 2018

(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.)

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Coot County Clart's Office

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Specimen signatures of agent (and successor)	I certify that the signature of my agent and successor are genuine
Cheryl Denise Brown	Bettye J. Brown
Dorîse J. Brown	Bettye J. Brown
(NOTE: The name, address, and phone numl assisted the principal in completing this form	

Prepared by: & mail to:
Julie Annette Jones, P.C.
Attorney at Law
511 East 91<sup>st</sup> Place
Chicago, Illinois 60619
(312) 869-4358

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#### ALTA COMMITMEN SCHEDULE A

ISSUED BY STEWART TITLE GUARANTY COMPANY

Let Twenty (20) in Block Two (2) in Parkside, a Subdivision of the South half (\$ 1/2) of the Southeast Quarter (\$E 1/4) of the Southeast Quarter (SE 1/4) of Section 23, Township 38 North, Range 14, East of the Third Principal Meridian, in Cook County, Minols.

Exhibit A-Legal.

Block Two (2) in Parkside, a Subdivision of the South half (\$ 1/2) or of Section 23, Township 38 North, Range 14, East of the Third Principal in.

Pin # 20-23-423-036-0000

Property address: 7050 S. Harpen Ave. Chicago, IL 60637