Doc#. 1930908082 Fee: \$98.00

Edward M. Moody

Cook County Recorder of Deeds
Date: 11/05/2019 09:11 AM Pg: 1 of 21

ILLINOIS STATUTORY

SHORT FORM

POWER OF ATTORNEY FOR PROPERTY

Prepared by:

Mail to:

Short Frenken their 415 North Wester St. # W2367 Chicyo 166611.

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POWER OF ATTORNEY FOR PROPERTY

KIMBERLY G. FRANKENFHAL

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STATE OF ILLINOIS COUNTY OF COOK

19614795RM 1/2 KDCB4

The undersigned hereby certifes that attached hereto is a true, correct and accurate copy of the original Power of Attorney, and that, to the best of my knowledge, it has not been revoked or modified.

"CIFICIAL SEAL"
KATH EEU J. CLARKE
Notary Public, State of Illinois
My Commission Supress 02/05/23

Subscribed and sworn to this 24 day of Other, 20 6

Notary Public

KIMBERLY G. FRANKENTHAL 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 perpose 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 set 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.

eas.

Acopt County Clark's Office Please place your initials on the following line indicating that you have read this Notice:

KIMBERLY G. FRANKENTHAL ILLINOIS STATUTORY SHORT FORM **POWER OF ATTORNEY FOR PROPERTY**

1. I, KIMBERLY G. FRANKENTHAL, 266 Park Avenue, Highland Park, Illinois, hereby revoke all prior Illinois Statutory Short Form Powers of Attorney for Property executed by me and appoint my spouse, STUART J. FRANKENTHAL, 266 Park Avenue, Highland Park, Illinois, 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 Fcm. Tower of Attorney for Property Law" (including all amendments), a copy of which is attached herets, but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3 oclow:

(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 DRA V 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.
- Insurance and annuity transactions. (f)
- (g) Retirement plan transactions.
- Ser.

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 O// (h) Social Security, employment and mili ary service 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.

(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.)

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 OF AMEND ANY TRUST SPECIFICALLY REFERRED TO BELOW.)

My agent shall have the express authority to exercise the following powers:

- (a) to transfer assets owned by me to the KIMBERLY G. FRANKENTHAL 2017 LIVING TRUST ("my Trust"), or any other trust established by me;
- (b) to make gifts in accordance with a gifting program previously established by me as evidenced by gift tax returns, cancelled checks and/or other documents of transfer;
- (c) to make Annual Exclusion Gifts and Educational and Medical Exclusion Gifts to any one or more of my spouse and my descendants, including, but not limited to, Annual Exclusion Gifts that fund qualified tuition plans created under Section 529 of the Code;
- (d) to make and/or amend any beneficiary designation, provided that only my spouse and/or my Trust is so designated;
- (e) to change title to property held jointly, provided that such property is titled only in the name of my spouse my Trust and/or me; and
- (f) to obtain, access, modify, delete, control, handle, transfer, distribute, dispose of and otherwise deal with my Digital Assets and Devices, to obtain, access, use, modify, delete and control my passwords and other electronic credentials associated therewith, and, in general, to exercise all powers with respect to my Digital Assets and Devices.

For purposes hereof, (i) "Annual Exclusion Gifts" shall mean gifts that qualify for the annual exclusion from gift tax under subsection 2503(b) of the Internal Revenue Code of 1986, as amended, or any successor provision thereto (the "Code"), taking into consideration, if I am married, my ability to "split" gifts with my spouse pursuant to Section 2513 of the Code; (ii) "Educational and Medical Exclusion Gifts" shall mean gifts that qualify as "qualified transfers" under subsection 2503(e) of the Code; and (iii) "Digital Assets and Devices" include but are not limited to the following: (A) files stored on desktop computers, laptop computers, tablets, peripherals, electronic storage devices, mobile telephones, smartphones and any similar digital device that currently exists and may exist in the future as technology

develops, regardless of the ownership of the physical device upon which the digital asset is stored; and (B) email correspondence, email accounts, digital music, digital documents, digital images, digital photographs and photograph sharing accounts, digital audio, digital video, software licenses, social network and social media accounts, micro blogging accounts, short message service website accounts such as Twitter, electronic file sharing accounts, digital or online financial management and banking accounts, domain registrations, DNS service accounts, web hosting accounts, tax preparation service accounts, online stores, affiliate programs, web-based currencies such as Bitcoins, and other online accounts and similar digital items that currently exist and may exist in the future as technology develops, regardless of the ownership of the physical device upon which the digital asset is stored.

(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 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 raking 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 ACCING 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 REVOLED 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 CLATH, 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 on the date of execution hereof.

(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 my 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 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 successor(s) to sucing gent:

JAY L. STATLAND, who resides at 2408 Birchwood Lane, Wilmette, Illinois.

For purposes of this paragraph 8, 2 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: 53-17

KIMBERLY G/FRANKENTHAL principa

(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 KIMBERLY G. FRANKENTHAL, 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 artending 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: May 23, 2017

Witness

(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 SIGNLIERF.)

(Second witness) The undersigned witness certifies that KIMBTRLY G. FRANKENTHAL, 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: May 23, 2017

Stone 1. Karla Witness

State of Illinois)	
County of Cook)	
KIMBERLY G. FRANKENTHAL, known to subscribed as principal to the foregoing powitness(es) Paracoa T. Lane in person and acknowledged signing and deliver of the principal, for the uses and purposes there signature(s) of the agent(s)).	ering the instrument as the free and voluntary act in set forth (and certified to the correctness of the
Dated: May 23 2017	Mary E. Considère Notary Public
SUCCESSOR AGENTS TO PROVIDE SPINCLUDE SPECIMEN SIGNATURES IN TOUCH THE CERTIFICATION OPPOSE	OFFICIAL SEAL MARY ECONSIDENT SSION Expires: NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:05/26/18 UIRED TO, REQUEST YOUR AGENT AND ECIMEN SIGNATURES BELOW. IF YOU HIS POWER OF ATTORNEY, YOU MUST THE SIGNATURES OF THE AGENTS.)
Specimen signatures of agent (and successors).	I certify that the signatures of my agent (and successors) are correct.
STUART J. FRANKENTHAL	KIMBERLY G. FRANKENTHAL
JAY L. STATLAND	KIMBERLY G. FRANKENTHAL

(NOTE: THE NAME, ADDRESS, AND PHONE NUMBER OF THE PERSON PRETARING THIS FORM OR WHO ASSISTED THE PRINCIPAL IN COMPLETING THIS FORM SHOULD BE INSERTED BELOW.)

Prepared by:
JONATHAN W. MICHAEL
BURKE, WARREN, MACKAY & SERRITELLA, P.C.
330 North Wabash Avenue, Suite 2100
Chicago, Illinois 60611-3607
(312) 840-7000
2472376

Section 3-4 of the Illinois Statutory Short Form Power of Attorney for Property Law

Section 3-4. Explanation of powers granted in the statutory short form power of attorney for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent, and is incorporated by reference into this statutory short form. Incorporation by reference does not require physical attachment of a copy of this Section 3-4 to the statutory short form power of attorney for property. When the title of any of the following categories is retained (not struck out) in a start tory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The age at will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted rower at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form; but the agent will not have the power under any of the statutory categories (a) through (o) to make gifts of the principal's property, to exercise powers to appoint to others or to change any pereficiary whom the principal has designated to take the principal's interests at death under any will trust, joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be required to act in good faith for the benefit of the principal using due care, competence, and diligence in accordance with the terms of the statutory property power and will be liable for negligent exercise. The agent may act in person or through others reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

- (a) Real estate transactions. The agent is authorized to, buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust); collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.
- (b) Financial institution transactions. The agent is authorized to: open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); deposit in and withdraw from and write checks on any financial institution account or deposit; and, in general, exercise

all powers with respect to financial institution transactions which the principal could if present and under no disability.

- (c) Stock and bond transactions. The agent is authorized to: buy and self all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.
- buy and sell, lease, exchange, collect, possess and take title to all tangible personal property; move, store, thip, restore, maintain, repair, improve, manage, preserve, insure and safekeep tangible personal property; and, in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.
- (e) Safe deposit box transactions. The agent is authorized to: open, continue and have access to all said deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrende any safe deposit box; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.
- (f) Insurance and annuity transactions. The agent is authorized to: procure, acquire, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, property or liability insurance); pay premiums or assessments on or surrender and collect all distributions, proceeds or benefits payable under any insurance or annuity contract; and, in general, exercise all powers with respect to insurance and annuity contracts which the principal could if present and under no disability.
- (g) Retirement plan transactions. The agent is authorized to: contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan; and, in general, exercise all powers with respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.

- (h) Social Security, unemployment and military service benefits. The agent is authorized to: prepare, sign and file any claim or application for Social Security, unemployment or military service benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take title to and hold all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation; and, in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.
- Tax matters. The agent is authorized to: sign, verify and file all the principal; federal, state and local income, gift, estate, property and other tax returns, including joint returns and declarations of estimated tax; pay all taxes; claim, sue for and receive all tax returns; examine and copy all the principal's tax returns and records; represent the principal before any federal, state or local revenue agency or taxing body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes: waive rights and sign all documents on behalf of the principal as required to tettle, pay and determine all tax liabilities; and, in general, exercise all powers with respect to tax matters which the principal could if present and under no disability.
- defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receipt for any claim or settlement proceeds and waive or releast all rights of the principal; employ attorneys and others and enter into contingency agreements and other contracts as necessary in connection with litigation; and, in general, exercise all powers with respect to claims and litigation which the principal could if present and under no disability. The statutory short form power of attorney for property does not surhorize the agent to appear in court or any tribunal as an attorney-at-law for the principal of otherwise to engage in the practice of law without being a licensed attorney who is authorized to practice law in Illinois under applicable Illinois Supreme Court rules.
- (k) Commodity and option transactions. The agent is authorized to: buy, sell, exchange, assign, convey, settle and exercise commodities futures contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures broker; and, in general, exercise all powers with respect to commodities and options which the principal could if present and under no disability.
- (I) Business operations. The agent is authorized to: organize or continue and conduct any business (which term includes, without limitation, any farming, manufacturing, service, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or other legal entity; operate, buy, sell, expand, contract, terminate or liquidate any business; direct,

control, supervise, manage or participate in the operation of any business and engage, compensate and discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all powers with respect to business interests and operations which the principal could if present and under no disability.

- (m) Borrowing transactions. The agent is authorized to: borrow money; mortgage or pledge any real estate or tangible or intangible personal property as security for such purposes; sign, renew, extend, pay and satisfy any notes or other forms of obligation; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could if present and under no disability.
- exercise, receipt for, exercise, reject, renounce, assign, disclaim, demand, sue for, claim and recover any legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal: assert any interest in and exercise any power over any trust, estate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable to the legal representative of the istate of the principal; and, in general, exercise all powers with respect to estates and trusts vinish the principal could if present and under no disability; provided, however, that the agent may not make or change a will and may not revoke or amend a trust revocable or amendatile by the principal or require the trustee of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statutory property power form.
- o) All other property transactions. The agent is authorized to: exercise all possible authority of the principal with respect to all possible types of property and interests in property, except to the extent limited in subsections (a) through (n) of this Section 3-4 and to the extent that the principal otherwise limits the generality of this category (o) by striking out one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

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 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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[SAMPLE FORM]

AGENT'S CERTIFICATION AND ACCEPTANCE OF AUTHORITY

	I, (insert name of agent), certify that the attached is a true
сору	I, (insert name of agent), certify that the attached is a true of a power of attorney naming the undersigned as agent or successor agent for (insert name of principal).
agen	I contify that to the best of my knowledge the principal had the capacity to execute the of attorney, is alive, and has not revoked the power of attorney; that my powers as have not been altered or terminated; and that the power of attorney remains in full force offect.
	I accept appointment as agent under this power of attorney.
	This certification and acceptance is made under penalty of perjury.
Date	d:(Agent's Signature)
	(Agent's Signature)
	(Print Agent's Name)
	(Agent's Andress)

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[SAMPLE FORM]

SUCCESSOR AGENT'S CERTIFICATION AND ACCEPTANCE OF AUTHORITY

I certify that the attached is a true copy of a agent or successor agent for	power of attorney naming the undersigned as (insert name of principal).
I certify that to the best of my knowledge power of atterney, is alive, and has not revoked the have not been altered or terminated; and that the effect.	the principal had the capacity to execute the se power of attorney; that my powers as agen power of attorney remains in full force and
I certify that to the best of my knowledge	ge (insert name of
unavailable agent) is unavailable due to	(specify death
unavailable agent) is unavailable due to resignation, absence, illness, or other temporary inc	capacity).
I accept appointment as agent under this por This certification and acceptance is made un Dated:	wer of attorney.
	(Agent's Signature)
	(Agent's Digitatuie)
	(Prir Agent's Name)
	(Agent's Address)

AGENT'S CERTIFICATION AS TO THE VALIDITY OF POWER OF ATTORNEY AND AGENT'S AUTHORITY

TO: FIRST COMMONWEALTH BANK
i, Stuart T franka the certify under penalty of perjury that Kin boy le C Franka that
granted me authority as an agent or successor agent in a power of attorney dated
Oct 14, 2019.
I further certify under penalty of perjury that to my knowledge:
 The Principal had the capacity to execute the Power of Attorney at the time when it was signed;
2. The Principal is this and has not revoked the Power of Attorney or my authority to act under the Power of Attorney and the Power of Attorney and my authority to act under the Power of Attorney have not terminated;
 If the Power of Attorney was aran'ed to become effective upon the happening of an event or contingency, the event or comingency has occurred; and
4. If I was named as a successor agent, in prior agent is no longer able or willing to serve.
Signature and acknowledgment Oct 16, 19 Signature of Agent Date
St Vart T Frankenthal Printed Name of Agent
State of COX IL
County of COOX)SS:
On this, the day of 300, 200, before me a notary public, the undersigned officer, personally appeared 500, the undersigned, known to me (or satisfactorily proven to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained.
In witness hereof, I hereunto set my hand and official seal.
My Commission Expires: 4/3/22
OFFICIAL SEAL ALLA KATZ NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:04/13/22

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LEGAL DESCRIPTION

Order No.: 19014795RM

For APN/Parcal 1/0(s): 17-10-221-083-1489, 17-10-221-083-1490 and 17-10-221-083-1637

PARCEL 1:

UNIT NUMBERS W2305, P298 AND P299 IN THE RIVERVIEW CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

CERTAIN PARTS OF VACATED EAST RIVER DRIVE AND OF BLOCK 14, (EXCEPT THE NORTH 6.50 FEET THEREOF, DEDICATED TO THE CITY OF CHICAGO FOR SIDEWALK PURPOSES PER DOCUMENT NO. 8763094,) IN CITYFRONT CENTER, BEING A RESUBDIVISION IN THE NORTH FRACTION OF SECTION 10, TOWNSHIP OF NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACHED AS EXHIBIT "E TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 00595371, AND AS AMENDED, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2:

A NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS, USE AND ENJOYMENT UPON THE PROPERTY AS DEFINED, DESCRIBED AND DECLARED IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS RECORDED AUGUST 4, 2000 AS DOCUMENT NUMBER 00595370.