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Doc#: 2102525088 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 01/25/2021 12:31 PM Pg: 1 of 6

POWER OF ATTORNEY

Property of Cook County Clerk's Office

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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 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:

CM

Principal's Initials

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

This Power of Attorney is being created for the purpose of PURCHASING the property located at:

Street Address: 5612 S. Newland Ave.
Chicago, IL 60638

Permanent Tax ID# 19-18-112-010-0000

1. I, Cheryl Murray of 5855 S. Newcastle Ave, Chicago, IL 60638, hereby revoke all prior powers of attorney for property executed by me and appoint:

Daniel Murray of 5855 S. Newcastle Ave., Chicago, IL 60638

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:

- (a) Real estate transactions.
- ~~(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.~~
- ~~(j) Claims and litigation.~~
- ~~(k) Commodity and option transactions.~~
- ~~(l) Business operations.~~
- (m) Borrowing transactions.
- ~~(n) Estate transactions.~~
- ~~(o) All other property transactions.~~

2. The powers granted above shall not include the following powers or shall be modified or limited in the following particulars:

.....
.NOT APPLICABLE.....
.....
.....
.....

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3. In addition to the powers granted above, I grant my agent the following powers:

Buy, purchase and encumber the property by a loan to be provided by Waterman State Bank, N.A. in an amount not to exceed \$537,450.00 for the property legally described as:

Situated in the County of Cook, State of Illinois, to wit:

The North 61 feet of Lot 2 in Block 89 in Frederick H. Bartlett's 6th addition to Bartlett Highlands, being a Subdivision of the Northwest 1/4 of Section 18, Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 19-18-112-010-0000

Whose Address is: 5612 S. Newland Ave, Chicago, IL 60638

And in the connection 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 instrument(s) of whatever kind reasonably required to effectuate this loan.

I also authorize my attorney-in-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 insured 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 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.

5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney.

6. CM This power of attorney shall become effective on 12/15/2020.

7. CM This power of attorney shall terminate on 02/15/2021.

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:

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NOT APPLICABLE

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 a person with a disability 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.

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

Dated: 12/14/20

Signed: 

Cheryl Murray
(Principal)

The undersigned witness certifies that Cheryl Murray, 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: 12-14-20

Signed: 

(Witness)

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State of Illinois)

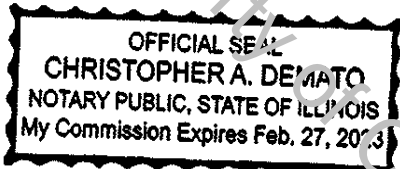
) SS.

County of Cook)

The undersigned, a notary public in and for the above county and state, certifies that Cheryl Murray 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(es) Gaetano Sisto 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: 12/14/2020

Signed: Christopher A. DeMato
(Notary Public)



My commission expires 02/27/2023

Name: Prepared by email to
Anthony R. Tortorich, Esq.
Address: Law Offices of Anthony R. Tortorich
15640 Janas Drive
Homer Glen, IL 60491
Phone: 708-565-4583

County Clerk's Office