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Karen A. Yarbrough
Cook County Clerk
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Property of Cook County Clerk's Office

Cover Letter

Power of Attorney

File: 2021-6200

PROPERTY ADDRESS:

1829 North 77th Avenue

Elmwood Park, IL 60707

PIN: 12-36-311-089-0000

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

1. I, FREDERICK THOMAS BRAGLIA, 1829 N. 77th Avenue, Elmwood Park, Illinois 60707 (insert name and address of principal) hereby revoke all prior powers of attorney for property executed by me and appoint: DEBRA A. BRAGLIA, 1829 N. 77th Avenue, Elmwood Park, Illinois 60707 (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 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 draw 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.
- (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.

(NOTE: Limitations on and additions to the agent's powers may be included in the power of attorney if they are specifically described below.)

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.)

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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 take any and all actions necessary and to execute any and all documents required to effectuate the re-finance of the mortgage on the real estate commonly known as 1311 N. 77th Avenue, Elmwood Park, IL, 60707.

(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-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. (*[Signature]*) This power of attorney shall become effective on 2/1/2006

(NOTE: Insert a future date or event during your lifetime, such as 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. (*[Signature]*) 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 of your disability, when 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.)

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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:

GINA MARIE BRAGLIA, 1811 N. 77th Court, Elmwood Park, IL 60107

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:

August 14, 2016

Signed

FREDERICK THOMAS BRAGLIA (principal)

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(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.)

Specimen signatures of agent (and successors)

I certify that the signatures of my agent (and successors) are genuine.

Debra A. Swaffler
(agent)

[Signature]
(principal)

(successor agent)

(principal)

(successor agent)

(principal)

(NOTE: The name, address, and phone number of the person preparing this form or who assisted the principal in completing this form should be inserted below.)

PREPARED BY: ALAN T. KAMINSKI
Law Offices of Alan T. Kaminski
220 E. North Avenue
Northlake IL 60164
708-531-0101

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EXHIBIT "A" Property Description

Closing Date: July 14, 2021

Borrower(s): Frederick Thomas Braglia and Debra A. Braglia

Property Address: 1829 North 77th Avenue, Elmwood Park, IL 60707

PROPERTY DESCRIPTION:

THE FOLLOWING DESCRIBED REAL ESTATE IN THE COUNTY OF COOK AND STATE OF ILLINOIS, TO WIT:

LOT 27 (EXCEPT THE SOUTH 32 FEET), LOT 28 AND THE SOUTH 12 FEET OF LOT 29 IN BLOCK 7 IN MILLS AND SONS THIRD ADDITION TO GREEN FIELDS, BEING A SUBDIVISION OF THE EAST HALF OF THE SOUTHWEST QUARTER (EXCEPT THE NORTH 174 FEET AND THE SOUTH 191 FEET THEREOF) OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 12-36-311-089-0000