

# UNOFFICIAL COPY

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Karen A. Yarbrough

Cook County Clerk

Date: 10/06/2021 03:28 PM Pg: 1 of 13

## POWER OF ATTORNEY

PREPARED BY AND MAIL TO

ALICJA M SROKA AND ASSOCIATES PC

7742 W HIGGINS RD C102

CHICAGO IL 60631

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## POWER OF ATTORNEY

**THIS Power of Attorney** is given by me, Sadie Glover (the "Principal"), presently of 5922 S Winchester, Chicago, in the State of Illinois, on this 6th day of February, 2019.

### Previous Power of Attorney

1. I **REVOKE** any previous power of attorney granted by me.

### Attorney-in-fact

2. I **APPOINT** Keith L. Glover, of 1400 E 55th plc, Chicago, Illinois, to act as my Attorney-in-fact.

### Governing Law

3. This document will be governed by the laws of the State of Illinois. Further, my Attorney-in-fact is directed to act in accordance with the laws of the State of Illinois at any time he or she may be acting on my behalf.

### Liability of Attorney-in-fact

4. My Attorney-in-fact will not be liable to me, my estate, my heirs, successors or assigns for any action taken or not taken under this document, except for willful misconduct or gross negligence.

### Effective Date

5. This Power of Attorney will not come into effect until 12:01 AM local time on the 5th day of February, 2019, and will cease to be in effect upon a finding of my mental incapacity or mental infirmity which may occur after my execution of this Power of Attorney.

### Powers of Attorney-in-fact

6. My Attorney-in-fact has authority to do anything on my behalf that I may lawfully do by an attorney-in-fact (the "General Power").

### Specific Powers

7. Without restricting its generality in any way, the following power(s) are specifically included within the foregoing General Power:

**UNOFFICIAL COPY**InitialsX JA **Real Estate Transactions**

- a. To deal with any interest I may have in real property and sign all documents on my behalf concerning my interest, including, but not limited to, real property I may subsequently acquire or receive. These powers include, but are not limited to, the ability to:
- i. Purchase, sell, exchange, accept as gift, place as security on loans, convey with or without covenants, rent, collect rent, sue for and receive rents, eject and remove tenants or other persons, to pay or contest taxes or assessments, control any legal claim in favor of or against me, partition or consent to partitioning, mortgage, charge, lease, surrender, manage or otherwise deal with real estate and any interest therein, and
  - ii. Execute and deliver deeds, transfers, mortgages, charges, leases, assignments, surrenders, releases and other instruments required for any such purpose.

X JA **Maintain Property and Make Investments**

- b. To retain any assets owned by me at the date this Ordinary Power of Attorney becomes effective, and the power to reinvest those assets in similar investments. In addition, my Attorney-in-fact may invest my assets in any new investments, of his or her choosing, regardless of whether or not they are authorized by any applicable legislation.

X JA **Banking Transactions**

- c. To do any act that I can do through an Attorney-in-fact with a bank or other financial institution. This power includes, but is not limited to, the power to:
- i. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, retirement plan accounts, and other similar accounts with financial institutions;

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- ii. Conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, negotiating or endorsing any checks or other instruments with respect to any such accounts, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation or political entity;
- iii. Borrow money from any banking or financial institution if deemed necessary by my Attorney-in-fact, and to manage all aspects of the loan process, including the placement of security and the negotiation of terms;
- iv. Perform any act necessary to deposit, negotiate, sell or transfer any note, security, or draft of the United States of America, including U.S. Treasury Securities;
- v. Have access to any safe deposit box that I might own, including its contents; and
- vi. Create and deliver any financial statements necessary to or from any bank or financial institution.

## XSH Business Operating Transactions

- d. To take any action my Attorney-in-fact deems necessary with any business that I may own or have an interest in by doing any act which can be done through an Attorney-in-fact. This power includes, but is not limited to, the power to execute, seal and deliver any instrument; participate in any legal business of any kind; execute partnership agreements and amendments; to incorporate, reorganize, consolidate, merge, sell, or dissolve any business; to elect or employ officers, directors and agents; and to exercise voting rights with respect to any stock I may own, either in person or by proxy.

## XSH Insurance Transactions

- e. To do any act that I can do through an Attorney-in-fact with any insurance policy. This power includes, but is not limited to, the power to pay premiums, start, modify or terminate policies, manage all cash payouts, borrow from insurers and third parties using insurance policies as collateral, and to change the beneficiaries on any insurance policies on my life. Unless my Attorney-in-fact was already a beneficiary of any policy before the signing of this document, my Attorney-in-fact cannot name himself or herself as a beneficiary of such policy.

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## XDA Claims and Litigation Matters

- f. To institute, maintain, defend, compromise, arbitrate or otherwise dispose of, any and all actions, suits, attachments or other legal proceedings for or against me. This power includes, but is not limited to, the power to: appear on my behalf, and the power to settle any claim against me in whichever forum or manner my Attorney-in-fact deems prudent, and to receive or pay any resulting settlement.

## XDA Tax Matters

- g. To act for me in all matters that affect my local, state and federal taxes and to prepare, sign, and file documents with any governmental body or agency, including, but not limited to, authority to:
- i. Prepare, sign and file income and other tax returns with federal, state, local and other governmental bodies, and to receive any refund checks; and
  - ii. Obtain information or documents from any government or its agencies, and represent me in all tax matters, including the authority to negotiate, compromise, or settle any matter with such government or agency.

## XDA Government Benefits

- h. To act on my behalf in all matters that affect my right to allowances, compensation and reimbursements properly payable to me by the Government of the United States or any agency or department thereof. This power includes, but is not limited to, the power to prepare, file, claim, defend or settle any claim on my behalf and to receive and manage, as my Attorney-in-fact sees fit, any proceeds of any claim.

## XDA Retirement Benefit Transactions

- i. To act for me and represent my interests in all matters affecting any retirement savings or pension plans I may have. This power includes, but is not limited to, the power to continue contributions, change contribution amounts, change investment strategies and options, move assets to other plans, receive and manage payouts, and add or change existing beneficiaries. My Attorney-in-fact cannot add himself or herself as a beneficiary unless he or she is already a designated beneficiary as of the signing of this document.

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## X 8 A Family Care

- j. To make whatever expenditures are required for the maintenance, education, benefit, medical care and general advancement of me, my spouse and dependent children, and other persons that I have chosen or which I am legally required to support, any of which may include my Attorney-in-fact. This power includes, but is not limited to, the power to pay for housing, clothing, food, travel and other living costs.

## X 8 A Chattel and Goods Transactions

- k. To purchase, sell or otherwise deal with any type of personal property I may currently or in the future have an interest in. This includes, but is not limited to, the power to purchase, sell, exchange, accept as gift, place as security on loans, rent, lease, to pay or contest taxes or assessments, mortgage or pledge.

## X 8 A Estate Transactions

- l. To do any act that I can do through an Attorney-in-fact with regard to all matters that affect any trust, probate estate, conservatorship, or other fund from which I may receive payment as a beneficiary. This power includes the power to disclaim any interest which might otherwise be transferred or distributed to me from any other person, estate, trust, or other entity, as may be appropriate. However, my Attorney-in-fact cannot disclaim assets to which I would be entitled, if the result is that the disclaimed assets pass directly or indirectly to my Attorney-in-fact or my Attorney-in-fact's estate.

## X 8 A Living Trust Transactions

- m. To transfer any of my assets to the trustee of any revocable trust created by me, if such trust is in existence at the time of such transfer. This property can include real property, stocks, bonds, accounts, insurance policies or other property.

## X 8 A Gift Transactions

- n. To make gifts to my spouse, children, grandchildren, great grandchildren, and other family members on special occasions, including birthdays and seasonal holidays, including cash gifts, and to such other persons with whom I have an established pattern of giving (or if it is appropriate to make such gifts for estate planning and/or tax purposes), in such amounts as my Attorney-in-fact may decide in his or her absolute discretion, having regard to all of the circumstances, including the gifts I made while I was capable of managing my own estate, the

**UNOFFICIAL COPY**Power of Attorney

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corporation or political entity, and to perform any act necessary to deposit, negotiate, sell or transfer any note, security or draft.

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size of my estate and my income requirements.

**X 8 4 Charity Transactions**

- o. To continue to make gifts to charitable organizations with whom I have an established pattern of giving (or if it is appropriate to make such gifts for estate planning and/or tax purposes), in such amounts as my Attorney-in-fact may decide in his or her absolute discretion, having regard to all of the circumstances, including the gifts I made while I was capable of managing my own estate, the size of my estate and my income requirements.

**X 8 4 Employ Required Professionals**

- p. To appoint and employ any agent, servants, companions, or other persons, including nurses and other health care professionals for my care and the care of my spouse and dependent children, and accountants, attorneys, clerks, worker, and others for the management, preservation and protection of my property and estate, at such compensation and for such length of time as my Attorney-in-fact considers advisable.

**X 8 4 Manage Real Estate**

- q. To manage the property owned by me, or in which I have an interest, located at 5922 Swinchester Ave and municipally known as \_\_\_\_\_ . This power includes, but is not limited to, the power to receive rents, make repairs, pay expenses including the insuring of the property and generally to deal with my property as effectually as I myself could do; to take all lawful proceedings by way of action or otherwise, for recovery of rent in arrears, or for eviction of tenants; and to commence, carry on and defend all actions, suits and other proceedings touching my property or any part of it.

**X 8 4 Manage Specific Financial Account**

- r. To control my accounts with \_\_\_\_\_ Bank, located at \_\_\_\_\_, Account Number(s) \_\_\_\_\_. This power includes the authority to conduct any business with respect to any of my listed accounts, including, but not limited to, making deposits and withdrawals, negotiating or endorsing any cheques or other instruments with respect to any such accounts, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm,

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## Reporting Requirements

13. My Attorney-in-fact is required to prepare financial reports every twelve months, starting twelve months following the determination of my incapacity, detailing income, expenses, and any change in the value of assets over the previous twelve month period. These reports will be sent within one month of the due date to:

Name: Sadie Glover  
Address: 5922 S Winchester  
City/State: Chicago, Illinois 60636

## Attorney-in-fact Restrictions

14. This Power of Attorney is not subject to any conditions or restrictions other than those noted above.

## Notice to Third Parties

15. Any third party who receives a valid copy of this Power of Attorney can rely on and act under it. A third party who relies on the reasonable representation of my Attorney-in-fact as to a matter relating to a power granted by this Power of Attorney will not incur any liability to the Principal or to the Principal's heirs, assigns, or estate as a result of permitting the Attorney-in-fact to exercise the authority granted by this Power of Attorney up to the point of revocation of this Power of Attorney. Revocation of this Power of Attorney will not be effective as to a third party until the third party receives notice and has actual knowledge of the revocation.

## Severability

16. If any part of any provision of this document is ruled invalid or unenforceable under applicable law, such part will be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provisions or the remaining provisions of this document.

## Acknowledgment

17. I, **Sadie Glover**, being the Principal named in this Power of Attorney hereby acknowledge:
- a. I have read and understand the nature and effect of this Power of Attorney;
  - b. I am of legal age in the State of Illinois to grant a Power of Attorney; and



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c. I am voluntarily giving this Power of Attorney.

IN WITNESS WHEREOF I hereunto set my hand and seal at the City of Chicago in the State of Illinois, this 6th day of February, 2019.

SIGNED, SEALED, AND DELIVERED  
in the presence of

Witness: Ellen Stubblefield (Sign)  
Witness Name: ELEN STUBBLEFIELD  
Address: 6011 S. DARREN AVE  
CHICAGO IL 60634

Witness: Margie Handley (Sign)  
Witness Name: MARGIE HANDLEY  
Address: 5122 S WILCHESTER  
CHICAGO IL 60636

Glover

Sadie

Sadie Glover

Sadie Glover (Principal)

Cook County Clerk's Office

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## NOTARY ACKNOWLEDGMENT

STATE OF ILLINOIS

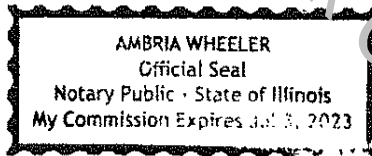
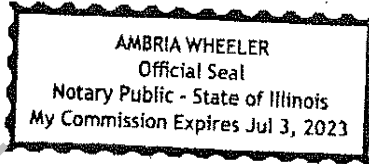
COUNTY OF COOK

The instrument was acknowledged before me on the 6th day of February, 2019, by Sadie Glover.

  
\_\_\_\_\_

Notary Public

My commission expires: July 3, 2023

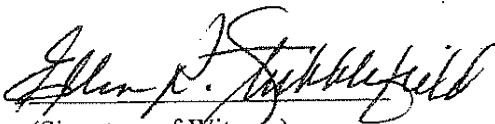


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## WITNESS CERTIFICATE

The undersigned witness certifies that Sadie Glover, 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.

  
 (Signature of Witness)

10/2/2019  
 (Date)

Notary Public for Cook County Clerk's Office

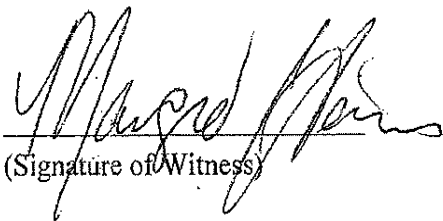
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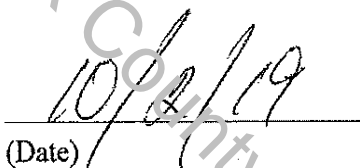
Power of Attorney

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(Signature of Witness)

  
(Date)

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CHICAGO TITLE  
COMPANY

## LEGAL DESCRIPTION

Order No.: 21GNW065025PK

For APN/Parcel ID(s): 20-18-400-030-0000

LOT 219 IN E. A. CUMMINGS AND COMPANY'S 63RD STREET SUBDIVISION OF THE WEST HALF OF THE SOUTH EAST QUARTER OF SECTION 18, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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