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Doc#: 2209113199 Fee: \$98.00

Karen A. Yarbrough

Cook County Clerk

Date: 04/01/2022 12:31 PM Pg: 1 of 20

This

PROPERTY POWER OF ATTORNEY

prepared for

MARTHE P. KREMSREITER

Chester M. Przybylo and Associates
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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.

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Please place your initials on the following line indicating that you have read this Notice:

Marthe P. Kremsreiter M P/K
MARTHE P. KREMSREITER

Property of Cook County Clerk's Office

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTE: You may not name co-agents using this form.)

I, MARTHE P. KREMSREITER, of 6330 West Cuyler Avenue, Chicago, Illinois 60634, hereby revoke all prior non-special or non-limited powers of attorney for property executed by me and appoint: OTTO C. KREMSREITER, of 6330 West Cuyler Avenue, Chicago, Illinois 60634, 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.

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

NONE

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

- a. Retirement Plans and Annuities. My Agent may designate beneficiaries under any retirement plan in which I have an interest. Retirement plan means any life insurance policy, annuity, qualified or non-qualified retirement plan, IRA, or any other contractual arrangement over which I have the authority to direct benefits and select beneficiaries. My Agent may also change the existing beneficiary designations for any retirement plan in which I have an interest, but not including the power to designate my Agent as the beneficiary (or for any greater share). This provision applies to plans in this state or any other.
- b. Power to Create, Modify, or Revoke Trusts for My Benefit and Benefit of My Dependents

Property Power of Attorney for MARTHE P. KREMSREITER

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- i. Establishment of Trusts. My Agent shall have the power to establish any trust with my assets for my benefit and/or the benefit of my issue and any other of my dependents, or one or more of us, upon such terms as my Agent determines are necessary or proper after due consideration of the estate plan I have in place and of my known desires; transfer any asset in which I have an interest to any such trust or to any such trust that I have created; and exercise in whole or in part, release, or let lapse any power I may have as an individual and not as a fiduciary under any trust whether or not created by me. My Agent may be Trustee of any trust established by my Agent. My agent is specifically authorized to transfer my assets to an "OBRA Pooled Trust" created pursuant to the Social Security Act under 42 U.S.C. Sec. 1396.
- ii. Amend, Revoke or Exercise Powers Over Existing Trusts. I give my Agent the power to amend, revoke and/or exercise any and all other powers I could exercise under the terms of any trust of which I am a Trustor.
- c. Resignation from Fiduciary Positions. My Agent shall have the power to resign from any fiduciary position to which I have been or may be in the future named, appointed, nominated, or elected, including by way of illustration, but not of restriction, the positions of executor, administrator, personal representative, trustee, agent, guardian, director or officer of a corporation, or governmental position or office; and to take whatever steps are necessary to accomplish such resignation, for example, by rendering an accounting or appearing in court to receive approval for such action, as needed.
- d. Government Benefits. My Agent shall have the powers listed in this Section and such powers shall be exercisable equally with respect to benefits from Social Security, Medicare, Medicaid, Supplemental Security Income, in-home support services, or other governmental programs, or civil or military service, existing when my Power of Attorney was executed or accruing thereafter, whether existing or accruing in this state or elsewhere.
- i. Long Term Care Planning Authority. My Agent is authorized to engage in government assistance planning, including, but not limited to, the power and authority to receive assets transferred back to me from the trust estate of my revocable living trust, if any; make home improvements and additions to my family residence; pay off, partly or in full, the encumbrance, if any, on my family residence; purchase a family residence, if I do not own one; purchase a more expensive family residence; purchase an annuity under the guidelines provided by Health Care Financing Administration ("HCFA") Transmittal No. 64 or any successor guidelines issued by the Health Care Financing Administration or similar government agency; make gifts as provided under Section

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(e) of this Article; make payments under any care contract which my Agent has negotiated on my behalf; and make payments as part of a "spend-down" program instituted by my Agent on my behalf. In exercising the powers under this Subsection, my Agent shall take into consideration that my primary concern shall be for the mutual welfare of myself and my spouse, if I have one then living, and all government assistance planning shall be of secondary importance to such welfare.

- ii. Acknowledgement of Intent to Return to Any Residence. My Agent may sign on my behalf any document necessary to reflect my intention to return to my residence after any incapacity or other condition which prevents me from currently residing in such residence.
- iii. Execution of Vouchers. My Agent may execute vouchers in my name for allowances and reimbursements payable to me by the United States or a foreign government or by a state or subdivision of a state, including allowances and reimbursements for my transportation and transportation for any persons customarily or legally entitled to my support, and for shipment of my household effects.
- iv. Benefits. My Agent may prepare, file, and prosecute my claim to a benefit or assistance, financial or otherwise, to which I claim to be entitled under a statute or governmental regulation. Furthermore, my Agent may prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to any benefits I may be entitled to receive, and upon receipt of the financial proceeds of such claim, conserve, invest, disburse, or otherwise dispose
- e. Power to Make Gifts
- i. General Gift Authority. My Agent is authorized to make gifts, grants, or other transfers without consideration, either outright or in trust, for any legitimate estate planning purpose, to or for my benefit, my descendants, or charitable organizations (including, without limitation, any Private Charitable Foundation, Charitable Remainder Trust, or Charitable Lead Trust established by me, as well as any public charity). Such gifts may include the forgiveness of indebtedness, the completion of any charitable pledges I have made, and the direct payment of tuition and medical care for the benefit of any such persons pursuant to the provisions of Section 2503(e) of the Internal Revenue Code, as amended. Such gifts may be made in cash, in kind, or partly in each on a pro rata or non-pro rata basis. If any gifts are made to any individuals, then

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such gifts shall be made equally to all descendants of the same generation. For example, if a gift is made to my child or grandchild, as the case may be, then a similar gift or gifts of the same amount must be made to each of my then living children or grandchildren, as the case may be.

- ii. Limitation on Gifts to Agent. Any gifts my Agent is authorized to make to himself or herself, or for his or her benefit, either directly or indirectly, including the discharge of his or her legal obligations, shall be limited to the greater of (i) five thousand dollars, or (ii) five percent of the estate over which my Agent has control during any calendar year, or such other amount as set forth by Sections 2514(e) or 2041(b)(2) of the Code. Such power shall be non-cumulative and shall lapse at the end of each calendar year; provided, however, that gifts to my Agent may exceed such limitation if any one of the following conditions is met: (i) I have named a Special Co-Trustee under my Trust Agreement and such Special Co-Trustee consents in writing to the gift to such Agent, (ii) my then living adult children (other than my Agent) unanimously consent in writing to the gift to such Agent, or (iii) court approval of the gift to the Agent is obtained on petition by the Agent or any other interested person pursuant to state law.
- iii. Gifts are Discretionary. My Agent shall have the sole discretion to determine whether and to what extent to make gifts hereunder; provided, however, that, except as otherwise provided above in Subsection b., it is my desire that the donees of each generation be treated equally. Nothing stated herein shall be construed to require my Agent to make any gifts and my Agent shall not be liable to any person for failing to make any gifts authorized hereunder, or for the manner in which such gifts are made, except for his or her bad faith, willful misconduct, or gross negligence, including, without limitation, the death tax or income tax consequences to my estate, beneficiaries, or heirs at law. My Agent shall be held free and harmless from any such liability, loss, cost, or expense, including reasonable attorney's fees, arising from my Agent's acts or omissions in connection with making any gifts permitted under this Section.
- f. Further Instructions regarding Real Property. My agent shall have the power and authority to change the tenancy on any real or personal property in which I have an interest and to do all actions authorized under Section (a) of Section 3-4 of the Illinois Power of Attorney Act with respect to real property that I currently own or any real property that I acquire in the future.

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- g. Land Trust. I give my agent the power to exercise any power of direction that I have under a Land Trust, including but not limited to changing tenancies and making distributions of any interests I have out of trust. I clarify the fact that while my agent exercises powers under this agency related to a land trust; my power of direction is hereby transferred to and held by my agent under this power of attorney.
- h. Incidental Powers. In connection with the exercise of any of the powers described in the preceding Sections, my Agent shall have all of the powers listed in this Section. All powers described in this Section are exercisable equally with respect to any of my interests, rights, and obligations existing when my Power of Attorney was executed or arising thereafter, whether in this state or elsewhere.
- i. Contracts. My Agent may contract in any manner with any person, on terms agreeable to my Agent, to accomplish a purpose of a transaction, and perform, rescind, reform, release, or modify the contract or another contract made by me or on my behalf.
- ii. Court Assistance. My Agent may seek on my behalf the assistance of a court to carry out an act authorized by my Power.
- iii. Employment. My Agent may engage, compensate, and discharge an attorney, accountant, expert witness, or other assistant.
- iv. Preparation and Filing of Documents. My Agent may prepare, execute, and file a record, report, or other document my Agent considers desirable to safeguard or promote my best interests.
- i. Personal and Family Maintenance. My Agent shall have the powers listed in this Section and such powers are exercisable equally whether the acts required for their execution relate to property that I own when my Power of Attorney was executed or that is acquired thereafter, and whether the acts are performed or property is located in this state or elsewhere.
- i. Support. My Agent may do the acts necessary to maintain my customary standard of living and the customary standard of living of any persons legally entitled to my support to the extent such acts would not reduce the availability of government benefits to any such person, including providing funds for food, clothing, appropriate education, and other current living costs; providing a living quarters and automobiles or other means of transportation; paying for necessary medical, dental, and surgical care, hospitalization, and custodial care; obtaining and paying for normal domestic help; and arranging for usual vacations and paying such travel expenses.

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- ii. Charge Accounts. My Agent may open, maintain or close charge accounts for my convenience.
- iii. Church and Organization Affiliations. My Agent may continue payments incidental to my membership in or affiliation with a church, club, society, order, or other organization and continue contributions to those organizations.
- iv. Religious or Spiritual Needs. My Agent may provide, in connection with my care, and in accordance with my established beliefs and customary activities, for the presence and involvement of church persons, clergy, or other persons to attend to my spiritual needs and permit them access to me, maintain or arrange for my membership in religious organizations, and permit my access to their activities and publications, including books, tapes, and similar materials.
- v. Pets. My Agent shall arrange for the housing, support, and maintenance of, any animals that I own or have custody of and pay reasonable boarding, kenneling, and veterinary fees for such animals, or if the support and maintenance of any such animal becomes unreasonably expensive, to dispose of such animal in a humane fashion, preferably by finding another home for the animal.
- vi. Funeral and Burial. To the extent not otherwise provided for in either my Will, Living Will, Durable Power of Attorney for Health Care, Advance Health Care Directive or other document, my Agent may arrange for my funeral or other memorial service and for burial or cremation of my remains, including the purchase of a burial plot or other place for interment of my remains or ashes.
- j. Restrictions on Property Management Powers. Notwithstanding any other provision in my Power of Attorney, my Agent shall not have any of the following powers related to property management:
- i. Obligations of Agent. To use my property to discharge the legal obligations of my Agent, including, but not limited to, the support of the dependents of my Agent, except for those dependents to whom I also, along with my Agent, owe a duty of support.
 - ii. General Power of Appointment. To hold any power that would constitute a general power of appointment under Internal Revenue Code Section 2041, as amended provided, however, my Agent may make gifts within the limitations of Section 15 (c) above.

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- iii. Insurance on Life of Agent. To exercise any incident of ownership over any insurance policy that I own and that insures the life of my Agent.
- k. Reimbursement for Costs and Expenses. My Agent shall be entitled to reimbursement from my property for expenditures properly made in the execution of any of the powers conferred by me in my Power of Attorney. My Agent shall keep records of any such expenditures and reimbursement.
- l. Additional Powers. In addition to the above-enumerated powers, my Agent shall have full authority, to the extent that a principal can act through an agent, to take all actions that he or she believes necessary, proper, or convenient, to the extent that I could take such actions myself. It is also my intent that this Section be read to provide to my Agent any specific power which my Agent needs to manage my affairs which is not either generally authorized by law or included above. Any person acting in reliance on this Section shall be held harmless from any act by such person.

(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 the discretionary decisions. If you want to give your agent the right to delegate discretionary decision-making powers to others, you should keep the next sentence; 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: Strike out the next sentence if you do not want your agent to 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.

6. This power of attorney shall become effective on November 12, 2013.

(NOTE: Insert a future date or event during your lifetime, such as court determination of your disability, when you want this power to take effect.)

7. This power of attorney shall terminate on my death.

(NOTE: If you wish to name one or more successor agents, insert the name and address of each successor agent in paragraph 8.)

Property Power of Attorney for MARTHE P. KREMSREITER

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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: LOUISE SABALA of 6346 West Cuyler Avenue, Chicago, Illinois 60634; DENISE RONSTADT of 4226 North Overhill Avenue, Norridge, Illinois 60706; MICHELLE MUEHLENBRUCH of 630 Cordial Drive, Des Plaines, Illinois 60018.

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: November 12, 2013

Signed:



 MARTHE P. KREMSREITER


Property Power of Attorney for MARTHE P. KREMSREITER

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(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 MARTHE P. KREMSREITER, 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: November 12, 2013

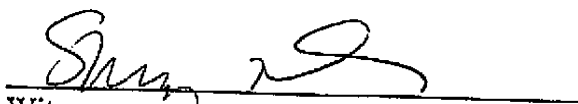


 Witness

(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 sign here:)

(Second witness) The undersigned witness certifies that MARTHE P. KREMSREITER, 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: November 12, 2013



 Witness

Property Power of Attorney for MARTHE P. KREMSREITER

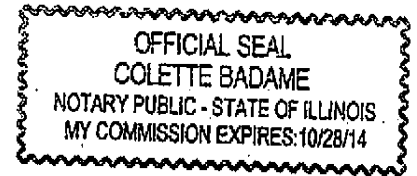
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STATE OF ILLINOIS)
)
COUNTY OF COOK)
)
SS:
)

The undersigned, a notary public in and for the above county and state, certifies that MARTHE P. KREMSREITER, 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 witness(es) (ELVA PAOLEY) 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: November 12, 2013

Notary Public



My commission expires 10/28/14

(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 correct

(agent)

MARTHE P. KREMSREITER

(successor agent)

MARTHE P. KREMSREITER

(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:

Chester M. Przybylo
Chester M. Przybylo and Associates
5339 N. Milwaukee Ave.
Chicago, IL 60630
(773) 631-7100

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§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. When the title of any of the following categories is retained (not struck out) in a statutory 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 agent 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 power 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 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 beneficiary 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 use due care to act for the benefit of the principal 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. This authorization shall also apply to any Totten Trust, Payable on Death Account, or comparable trust account arrangement where the terms of such trust are contained entirely on the financial institution's signature card, insofar as an agent shall be permitted to withdraw income or principal from such account, unless this authorization is expressly limited or withheld under paragraph 2 of the form prescribed under Section 3.3. This authorization shall not apply to accounts titled in the name of any trust subject to the provisions of the Trusts and Trustees Act, for which specific reference to the trust and a specific grant of authority to the agent to withdraw income or principal from such trust is required pursuant to Section 2.9 of the Illinois Power of Attorney Act and subsection (n) of this Section.

(c) Stock and bond transactions. The agent is authorized to: buy and sell 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 safe keep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to

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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.

(d) Tangible personal property transactions. The agent is authorized to: buy and sell, lease, exchange, collect, possess and take title to all tangible personal property; move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and safe keep 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 safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrender 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.

(i) Tax matters. The agent is authorized to: sign, verify and file all the principal's 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 refunds; 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 settle, 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.

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- (j) Claims and litigation. The agent is authorized to: institute, prosecute, 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 release 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.
- (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.
- (l) 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.
- (n) Estate transactions. The agent is authorized to: accept, receipt for, exercise, release, 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 estate of the principal; and, in general, exercise all powers with respect to estates and trusts which 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 amendable 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 powers and transactions. The agent is authorized to: exercise all possible powers of the principal with respect to all possible types of property and interests in property, except to the extent the principal 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.

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“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 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 any 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:

“MARTHE P. KREMSREITER by OTTO C. KREMSREITER 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.”

Property Power of Attorney for MARTHE P. KREMSREITER

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NOTARY ACKNOWLEDGMENT

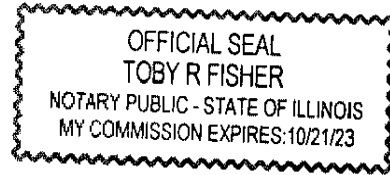
ILLINOIS
COUNTY OF COOK

On Feb 24 2022 before me, Toby R Fisher, personally appeared **Marthe Kremsreiter**, personally known to me or proved on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Commission Expires: 10-21-23

Toby R Fisher
Notary Public, Illinois



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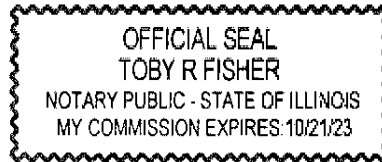
NOTARY ACKNOWLEDGMENT

ILLINOIS
COUNTY OF COOK

On Feb 24, 2022 before me, Toby R Fisher, personally appeared Michelle S Kremsreiter and Michelle S Kremsreiter's spouse William J Muehlenbruch, personally known to me or proved on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Commission Expires: 10-21-23



Toby R Fisher
Notary Public, Illinois

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LEGAL DESCRIPTION

Order No.: 22001202RL

For APN/Parcel ID(s): **08-24-314-022-0000**

LOT 105 IN DEVONSHIRE WEST, A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office