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File No.: OC22019149

(Grantor) Margaret Ramirez
and POWER OF ATTORNEY
(Grantee) Richard Rayhill and Lydia Rayhill

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HRBK HASSELBERG, ROCK,
Attorney & Counselor BELL & KUPPLER, LLP

THIS DOCUMENT PREPARED BY:

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DURABLE POWER OF ATTORNEY
FOR PROPERTY AND NOMINATION OF GUARDIAN

I, **MARGARET RAMIREZ**, hereby appoint my daughter, **SUSAN D. CHAMBERS**, as my attorney-in-fact ("my Agent"), my true and lawful Agent and attorney, for me and in my name with reference to any interest from time to time owned by me in any property, real or personal, wherever located ("property"), or other matters in which I from time to time may have a personal or financial interest and I hereby grant to my Agent the following powers:

1. **General Grant of Powers.** Without prejudice to and in enlargement of the authority conferred in this instrument, to execute each and every instrument, to undertake each and every obligation, and to take from time to time any and all action of whatsoever nature and with relation to any matters whatsoever, whether or not specifically mentioned herein, and to exercise in respect thereto as full and complete power and discretion as I myself might or could do, if I were personally present.

2. **Financial Institution Transactions.** 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. This authorization shall not apply to accounts titled in the name of any trust subject to the provisions of the Trusts and

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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.

3. **Stock and Bond Transactions.** 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 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.

4. **Social Security, Unemployment and Military Service Benefits.** 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.

5. **Safe Deposit Boxes.** To open and enter on my behalf any safe deposit box rented or held by me alone or jointly with others, at any time to deposit in such box and to remove from such box any part or all of the contents thereof, including any security or tangible personal property, as often and as freely as I could do if personally present, to cancel or modify the lease under which such box is rented, to drill or surrender or exchange the same, and to enter such box after my death to locate my will or burial documents.

6. **Household and Medical Expenses; Medical Records.** To pay my ordinary household expenses, to arrange for and pay the costs of the services of a companion for me, medical, nursing, hospital, convalescent, and other health care and treatment, and to make application for insurance, pension, or employee benefits related to such health care and treatment. My Agent shall have access to my medical records for that purpose.

7. **General Property Powers.** To retain, invest in, acquire by purchase, subscription, lease, or otherwise, manage, sell, contract to purchase or sell, grant, obtain or exercise options to purchase, options to sell or conversion rights, assign, transfer, replace, convey, deliver, endorse, exchange, pledge, mortgage, abandon, improve, repair, maintain, insure, lease for any term, and otherwise deal with all property, and to release and waive any right of homestead or any rights as a spouse therein.

8. **Real Estate.** To buy, sell, trade, rent, enter upon and demand possession of, maintain, manage, improve, subdivide, resubdivide, raze, alter, dedicate, vacate, partition, release, lease, renew, amend, or extend leases for any term, contract to make leases, grant options to lease or to purchase the whole or any part of any interest in real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial

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interests in and powers of direction under any land trust) whether in fee, a reversion, a remainder, a life estate, a term of years, or otherwise, contract regarding the manner of fixing present or future rentals, grant easements or charges of any kind on or with respect to, and cultivate, irrigate, and operate, all interests in real estate now or hereafter owned by me, including beneficial interests in any trust and leasehold interests, and related improvements, equipment and supplies, alone or with others, by general or limited partnerships, trust agreements, joint ventures, corporations, associations, sharecrop agreements, leases, management or agency agreements, participation in government programs or otherwise; 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.

9. **Borrowing.** 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.

10. **Litigation.** To demand, sue for, receive, and otherwise take steps to collect or recover all debts, rents, proceeds, interest, dividends, annuities, securities, money, goods, chattels, legacies, income from property, damages, and all other property to which I may be entitled or which are or may become due me from any person, agency, state, government, governmental unit, or entity; to commence, prosecute, or enforce, or to defend, answer, or oppose, contest, and abandon all legal proceedings in which I am or may hereafter be interested; and to settle, compromise, or submit to arbitration any accounts, debts, claims, disputes, and matters now existing or which may hereafter arise between me and any other person, organization, agency, state, government, governmental unit, or entity and to grant an extension of time for the payment or satisfaction thereof on any terms, with or without security.

11. **Insurance; Annuities.** 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); to pay premiums or assessments on, or surrender and collect all distributions, proceeds or benefits payable under any insurance or annuity contract; and to change the beneficiary designations on such instruments in a manner consistent with my estate plan. Anyone dealing with my Agent shall be under no duty to determine whether such beneficiary designation is properly changed in such manner, and may rely upon the representations of my Agent concerning same.

12. **Commodity and Option Transactions.** 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

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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.

13. **Business Operations.** 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.

14. **Tax Matters.** To appear and represent me in regard to and to take all actions convenient or appropriate in connection with taxes imposed by any municipal, state, United States, foreign authority, or government relating to any tax liability or refund, abatement or credit (including interest or penalties), due or alleged to be due from or to me or any other person or organization, association, or trust for which I am responsible for the preparation, signing, executing, verifying, acknowledging, or paying of any tax due or filing of a return or report, including without limitation federal or state excise, sales, use, estate, inheritance, intangible, personal property, income, gift, generation skipping, or any other tax, for any and all taxable years or periods for any year or other period of time, including but not limited to any tax period beginning before or after the date of this Power of Attorney; and for such purposes to inspect or receive copies of any tax returns filed by or for me, reports, other papers or documents, and make compromises or adjustments of any and all claims; to sign any tax returns on my behalf; and, in general, to exercise all powers with respect to tax matters which I could if I were present and under no disability.

15. **Tangible Personal Property.** To buy and sell, lease, exchange, collect, possess and take title to all tangible personal property; to move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and safekeep tangible personal property.

16. **Retirement Plan Transactions.** To contribute to, withdraw from, create, and deposit funds in any type of retirement plan (which term includes, without limitation, any tax or qualified or non-qualified 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); to select and change payment options for the principal under any retirement plan; to make rollover contributions for any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan; to change beneficiary designations in a manner consistent with my estate plan, and, in general, to exercise all powers with respect to retirement plans and retirement plan account balances which I could if present and under no disability.

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17. **Employment of Consultants.** To appoint and employ, with or without compensation, any accountants, attorneys at law, investment counsel, agents, servants, or other persons, including their agents and associates, and to dismiss or discharge any one or more of them and to appoint or employ any others as my true and lawful agents, to appear and represent me as to all matters covered by this Power of Attorney, or for any other purpose, including, but not limited to, appearances before the Treasury Department of the United States, the Tax Court of the United States, the United States Claims Court or any other court of the United States or the District of Columbia, or any state, municipal, or foreign court, and any department or official of the United States government or any state, municipal, or foreign government, with full power and authority to such agents and attorneys to do any and all acts convenient or appropriate in connection with such matters, including the specific acts described in this instrument, and to substitute attorneys and agents subsequent to the date of such appointment and prior to any revocation thereof, and to delegate or revoke the authority so granted to them for any year or other period of time, including but not limited to any tax period beginning before or after the date of this Power of Attorney.

18. **Miscellaneous Expenses.** To pay, as my Agent shall think fit, any debts, or interest, payable by me, or taxes, assessments, and expenses due and payable or to become due and payable for my use and benefit, or for the use and benefit of any person for whom I have a legal obligation of support.

19. **Charitable Gifts.** To the extent my Agent thinks I might have done, to make, unconditionally or upon such terms and conditions as my Agent shall think fit, such donations or contributions to publicly supported charities, private operating foundations, and private foundations, all as defined in present Internal Revenue Code Sec. 170 or any equivalent statute. My Agent shall have sole discretion in making such donations or contributions, or my Agent may also make subscriptions, for any reason that my Agent determines such donations, contributions, or subscriptions shall be made.

20. **Gifts.** To make, unconditionally or upon such terms and conditions as my Agent shall think fit, such gifts to my descendants (including my Agent if a descendant) in amounts which may exceed the federal gift tax annual exclusion in effect from time to time. My Agent shall make such gifts in a manner consistent with my estate plan. If my Agent is in the class of permitted gift recipients, my Agent shall be permitted to make gifts benefitting the Agent even though acting in a fiduciary capacity, and such gifts shall not be considered fraudulent or voidable.

21. **Estate Transactions.** 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

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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 elsewhere herein.

22. **Delegation of Authority.** To substitute and appoint in my Agent's place and stead (on such terms and at such salary or compensation as my Agent shall think fit), one or more Agent or Agents to exercise for me as my Agent or Agents any or all of the powers and authorities conferred in this instrument, and to revoke any such appointment from time to time, and to substitute or appoint any other or others in the place of such Agent or Agents, as my Agent shall, from time to time, think fit.

23. **Agent's Duties.** My Agent shall exercise or omit to exercise the powers and authorities granted in this Power of Attorney in each case as my Agent in my Agent's own absolute discretion deems desirable or appropriate under existing circumstances. I ratify and confirm all that my Agent, and any agents appointed by my Agent, and their agents, associates, and substitutes, may do by virtue of this instrument. Nothing in this instrument shall be construed as imposing a duty on my Agent to act or assume responsibility for any matters referred to above or other matters even though my Agent may have power or authority to do so.

24. **Partial Invalidity.** If any power or authority conferred upon my Agent shall be invalid or unexercisable for any reason, or not recognized by any person, agency, state, government, governmental unit, other legal entity, or organization dealing with my Agent, the remaining powers and authorities given to my Agent shall continue in full force and effect.

25. **Protection of Parties Dealing with Agent.** Each person, partnership, corporation, agency, state, government, governmental unit, other legal entity, or organization relying or acting upon this Power of Attorney shall be entitled to assume that this Power of Attorney is in full force and effect unless written notice has been given by me to such person or entity that this power has been revoked. In addition, revocation of the appointment of my Agent shall not be effective until my Agent has received actual notice of revocation by delivery to my Agent of such revocation in a writing from me; until such receipt of such notice, my Agent shall not be liable to me or to any person or entity for any action taken by my Agent. No person, partnership, corporation, agency, state, government, governmental unit, or other legal entity relying upon this Power of Attorney shall be required to see to either the application or disposition of any money, stocks, bills, notes, bonds, securities, policies, other proceeds, or other property paid to or delivered to my Agent, or my Agent's substitute, pursuant to the provisions of this Power of Attorney.

26. **Durable Power of Attorney.** It is my intent that this Power of Attorney shall remain in full force and effect, and that the power granted herein shall continue without interruption until my death (and thereafter as to entry into any safe deposit box of mine regardless of the method of ownership), unless previously revoked by me. This is a

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Durable Power of Attorney and the authority of my Agent shall not terminate if I become disabled or incapacitated.

27. **Transfers to Living Trusts.** In my Agent's discretion from time to time, my Agent shall have the power to transfer any part or all property owned by me to the trustee of any trust I may have established alone or with any other person.

28. **Compensation; Rights of Successors.** My Agent shall be reimbursed for all reasonable expenses incurred in connection with services hereunder and may charge reasonable compensation for services. Every successor Agent shall have all the rights, powers, discretions, and duties given to or imposed upon the original Agent. A successor Agent shall have no duty to inquire into the acts of any predecessor Agent and shall not be liable for any act or omission of any predecessor Agent. Any person may, without liability, rely on the written certification of a successor Agent that such successor has been appointed and has power to act.

29. **Agent Standard of Care.** My Agent shall not be liable for any actions undertaken in good faith. My Agent shall be liable only for willful and wanton wrongdoing, not for errors of judgment, and shall have power to bind me or my property without binding my Agent personally.

30. **Waiver of Conflict of Interest.** My Agent may employ any legal, accounting, brokerage, banking, or investment counseling firm or corporation of which my Agent may be a member or employee and pay both such firm (or corporation) and my Agent reasonable compensation for services.

31. **Exclusion of My Assets from Agent's Estate.** My Agent shall not exercise any powers which I may have received from such Agent in a fiduciary capacity, and my Agent shall have no authority to exercise any powers which would cause my assets to be taxable in my Agent's estate for federal estate tax purposes.

32. **Effective Date.** This Power of Attorney shall become effective immediately.

33. **Termination Date.** This Power of Attorney shall terminate on my death, unless sooner revoked by me. My disability or incompetency shall not affect the validity of this Power of Attorney.

34. **Successors; Agent's Power to Appoint Successor.** If SUSAN D. CHAMBERS fails or ceases to act as my Agent, I name DONALD D. RAMIREZ, JR. as Agent. My Agent may designate one or more successor Agents if there is no named successor willing and able to act. If any Agent is temporarily unavailable, the next available person designated as Agent is authorized to act as my Agent until the original Agent is available to act.

35. **Guardian of Estate.** If a guardian of my estate is to be appointed, I nominate those individuals named herein as my Agent or successor in the same order of priority. I excuse my guardian from giving bond or security.

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36. **Ratification.** I am fully informed as to the contents of this document and understand the full import of this grant of powers to my Agent.

37. **Captions.** Captions in this document are for convenience only and shall not be construed to define or limit the contents of the respective paragraph.

38. **Digital Assets.** I give my Agent power to obtain full and complete access and control over the content of all my digital assets, data, domain names, on-line storage accounts, web pages, email accounts and software programs which I own or in which I have an interest as licensee ("digital property"). Without limiting the generality of the foregoing, my Agent shall have full and unrestricted rights and access to all digital property, regardless of the possible lack of log-in information, such as user names and passwords. No person or entity need inquire beyond the terms of this instrument in allowing access to my digital property by my Agent or transferring digital property to my Agent.

39. **Revocation of Prior Power of Attorney for Property.** I hereby revoke any Power of Attorney for Property that I may have signed prior to this date.

DATE: August 10, 2021

Margaret Ramirez
MARGARET RAMIREZ

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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 you, 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:

- (a) act so as to create a conflict of interest that is inconsistent with the other principles in this Notice to Agent;
- (b) do any act beyond the authority granted in this power of attorney;
- (c) commingle the principal's funds with your funds;
- (d) borrow funds or other property from the principal, unless otherwise authorized;
- (e) 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.

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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 34 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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EXHIBIT A

Order No.: OC22019449

For APN/Parcel ID(s): 24-02-420-046-0000

For Tax Map ID(s): 24-02-420-046-0000

LOT 1 AND THE NORTH 12-1/2 FEET OF LOT 2 IN BLOCK 20 IN B.F. JACOB'S EVERGREEN PARK SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 2, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPTING THE RIGHT OF WAY FOR THE CHICAGO AND GRAND TRUNK RAILWAY, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office