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Karen A. Yarbrough
Cook County Clerk
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Statutory Short Form Power of Attorney for Property

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NOTICE TO THE INDIVIDUAL SIGNING THE ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

PLEASE READ THIS NOTICE CAREFULLY. The form that you will be signing is a legal document. It is governed by the Illinois Power of Attorney Act. If there is anything about this form that you do not understand, you should ask a lawyer to explain it to you.

The purpose of this Power of Attorney is to give your designated "agent" broad powers to handle your financial affairs, which may include the power to pledge, sell, or dispose of any of your real or personal property, even without your consent or any advance notice to you. When using the Statutory Short Form, you may name successor agents, but you may not name co-agents.

This form does not impose a duty upon your agent to handle your financial affairs, so it is important that you select an agent who will agree to do this for you. It is also important to select an agent whom you trust, since you are giving that agent control over your financial assets and property. Any agent who does act for you has a duty to act in good faith for your benefit and to use due care, competence, and diligence.

He or she must also act in accordance with the law and with the directions in this form. Your agent must keep a record of all receipts, disbursements, and significant actions taken as your agent.

Unless you specifically limit the period of time that this Power of Attorney will be in effect, your agent may exercise the powers given to him or her throughout your lifetime, both before and after you become incapacitated. A court, however, can take away the powers of your agent if it finds that the agent is not acting properly. You may also revoke this Power of Attorney if you wish.

This Power of Attorney does not authorize your agent to appear in court for you as an attorney-at-law or otherwise to engage in the practice of law unless he or she is a licensed attorney who is authorized to practice law in Illinois.

The powers you give your agent are explained more fully in Section 3-4 of the Illinois Power of Attorney Act. This form is a part of that law. The "NOTE" sections throughout this form are instructions.

You are not required to sign this Power of Attorney, but it will not take effect without your signature. You should not sign this Power of Attorney if you do not understand everything in it, and what your agent will be able to do if you do sign it.

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

B O' E

Principal's Initials

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

1. I, **Barbara G. O'Connor**, of **737 S. Oak Park Avenue, Oak Park, IL 60304**, hereby appoint **Sean M. O'Connor**, of **510 Bonnie Brae Place, Apt. K1, River Forest, IL 60305**, 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 Section 2 or 3 below:

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

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 this 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.

I do not give my agent the authority: to waive any right I have to a trial by jury; to agree to enter arbitration on my behalf for any claim that I have against another (except with respect to any brokerage account); to waive or to promise not to use any power given to my agent in Section 3.

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

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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.

- (a) *Gifts.* My agent is specifically authorized under any of the statutory categories 755 ILCS 45/3-4 (a) through (o) to make gifts, including annual exclusion gifts, gifts to pay tuition and medical expenses, and taxable gifts; to file and execute gift tax returns; and to use up my unified credit during life. Permissible recipients of said gifts shall include my relatives, friends, and charities for which a charitable income tax deduction is allowable. Gifts can be made either directly, in trust, or to a custodian under the Uniform Transfers to Minors Act. If my agent is in the class of permitted gift recipients, my agent shall be permitted to make gifts benefiting the agent even though acting in a fiduciary capacity and such gifts shall not be considered fraudulent or voidable. To the extent possible (and except as set forth in the next sentence), my agent shall consider my estate planning objectives as disclosed by my estate planning documents in making gifts. In addition, if my agent engages in public benefits planning (including Medicaid planning), my agent shall consider the objectives of such planning in making gifts (even if those gifts do not follow the directions in my estate planning documents) as long as such gifting is made as directed under a plan created by an Elder Law Attorney engaging in public benefits planning. While I grant my agent the authority to make gifts, I direct and require my agent to share all my financial account statements with my successor agents listed in this power if my agent has made gifts under this power.
- (b) *Other Compensation.* My agent may compensate separately any brokers, attorneys, auditors, depositories, real estate managers, investment advisors, health care managers, and other persons.
- (c) *Creating, Funding and Executing Trusts.* My agent shall have the power and authority to create, fund, and execute in my name a trust agreement with such trustee or trustees as my agent shall select (including my agent as trustee) which trust shall provide that all income and *principal* shall be paid to me, or for my benefit, as I or my agent shall request, or as the trustee shall determine and at my death to provide for the continuation of said trust for the benefit of my friends and relatives (including my agent) as my agent decides. My agent shall be permitted to include other provisions in any such trust providing for the orderly administration and operation of said trust and the creation of additional trusts for potential beneficiaries. It is my intention that this power may be exercised as my agent desires to avoid the probate of my estate, maximize potential estate tax savings, or to engage in public benefits planning (including Medicaid) among other purposes my agent deems appropriate. My agent is specifically authorized to make distributions of principal and interest from said trust. 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. §1396p.
- (d) *Amending Trusts.* My agent shall have the power and authority to amend in my name a trust agreement with such trustee or trustees as my agent shall select (including my agent as trustee) which trust shall provide that all income and *principal* shall be paid to me, or for my benefit, as I or my agent shall request, or as the trustee shall determine and at my death to provide for the continuation of said trust for the benefit of my friends and relatives (including my agent) as my agent decides. It is my intention that this power may be exercised in the event of my disability or incapacity as my agent desires to avoid the probate of my estate, maximize potential estate tax savings, or to engage in public benefits planning (including Medicaid).

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- (e) *Changing Beneficiaries and Powers under IRA Accounts.* My agent shall have the power and authority to change any beneficiary I have previously designated to receive benefits under any deposit account, 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 shall have the power and authority to make, create and revoke a transfer on death instrument with any beneficiary including my agent (even if that violates my agent's duty against self-dealing). In addition, my agent shall have the power and authority that I do to authorize distributions from and investments in any IRA or IRA type of account that I am the owner of.
- (f) *Powers under IRA and other retirement accounts.* My agent shall have the power and authority that I do to authorize distributions from and investments in any IRA, IRA type of account or any other retirement account that I am the owner of under which I participate.
- (g) *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.
- (h) *Exercising Power of Appointment.* My agent shall have the power and authority to exercise any power of appointment that I may have except that my agent may not exercise such power in favor of my agent or my agent's estate.
- (i) *Public Benefits Planning.* My agent shall have the power and authority to take all actions he or she deems necessary and prudent to permit me to qualify for certain public benefits. These actions include, but are not limited to representing me in a divorce from my spouse (if I am married) and agreeing to a property settlement agreement or other Court order under which I would receive a smaller share of the marital estate than I am entitled to under applicable law (or no share at all).
- (j) *Representation before the Internal Revenue Service.* My agent is authorized to sign Internal Revenue Service Form 2848 (or its successor) on my behalf.
- (k) *Designation of Successor Agent.* My initial agent, Sean M. O'Connor, and my successor agents, Brian J. O'Connor and Eric O'Connor, have the authority to name additional successor agents.
- (l) *Digital Property.* I give my agent authority over my digital property and accounts, including the ability to recover user login information, as well as to recover passwords.

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 Section 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.

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NOTE: Your agent will be entitled to reimbursement for all reasonable expenses incurred in acting under this power of attorney. Strike out Section 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 Sections 6 and 7.

6. This power of attorney shall become effective on December 7, 2021.

NOTE: Insert a future date or event during your lifetime, such as a 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. 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 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 Section 8.

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 successors to such agent:

Brian J. O'Connor, 749 9th Avenue, Apt. 401, New York, NY 10019
(708) 280-7321

Eric O'Connor, 7729 Rachael Whitney Lane, Alexandria, VA 22315
(708) 945-0749

For purposes of this Section 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 Section 9, and the court will appoint your agent if the court finds that this appointment will serve your best interests and welfare. Strike out Section 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.

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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: December 7, 2021

Signed: Barbara G. O'Connor
Barbara G. O'Connor

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 Barbara G. O'Connor, 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: December 7, 2021

J. D.
Witness

residing at 747 N. Church Rd., Suite B4
Elmhurst, IL 60126

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STATE OF ILLINOIS)
) ss.
COUNTY OF COOK)

The undersigned, a notary public, certifies that Barbara G. O'Connor, 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, Robin Phelan, 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.

Dated: December 7, 2021



Notary Public: Olivia Laplante

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 signature of my agent and
successors are genuine.**

Agent

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.

Ben A. Neiburger, J.D., CPA
Generation Law, Ltd.
747 N. Church Rd., Suite B4
Elmhurst, IL 60126
(630) 782-1766

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CHICAGO TITLE
COMPANY

EXHIBIT "A"

Order No.: 22CST357592WC

For APN/Parcel ID(s): 16-18-125-023-0000

LOT 10 IN BLOCK 3 IN OAK PARK AVENUE SUBDIVISION BEING A SUBDIVISION OF LOTS 2 AND 3 AND THAT PART OF LOT 1 LYING WEST OF OAK PARK AVENUE IN THE PARTITION BY THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS OF THE EAST 1/2 OF LOT 2 IN THE SUBDIVISION OF SECTION 18, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SAID SECTION) IN COOK COUNTY, ILLINOIS

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