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POWER OF ATTORNEY

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OF

KARL N. WILLIAMS

I, KARI N. WILLIAMS hereby appoint my husband, HUGH D. WILLIAMS, of Chicago, Illinois, as the true and lawful agent and attorney ("Attorney") to act for me, with reference to all matters involving the purchase by my husband and me from WILLIAM GALYEAN and SANDRA GALYEAN of premises commonly known as CONDOMINIUM UNIT 3024/22, 400 E. RANDOLPH, CHICAGO IL 60601 (more specifically described on Exhibit A attached hereto, and by this reference made a part hereof.), under a Real Estate Sale Contract dated April 5, 1990, as amended. It is my intention that, without limitation, my Attorney can execute on my behalf all closing documents, including a note, mortgage, and other documents of the lender and its agents.

I hereby give my Attorney all of the powers, authorities, and discretion I am permitted to grant to an attorney-in-fact under applicable law such powers to be exercised in the discretion of my Attorney.

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My Attorney from time to time shall exercise, or omit to exercise, any of the powers, authorities, and discretion granted herein as my Attorney, in his discretion, determines to be desirable or appropriate. I ratify and confirm as good and effectual, at law and in equity, all that my Attorney, and any agent and any substitute attorney appointed by my Attorney (and any of their agents, associates, and substitutes) may do by virtue hereof. Nothing herein shall be construed as imposing a duty on my Attorney to act or assume responsibility for any matter, even though my Attorney may have the power, authority, or discretion to do so under the provisions of this Power of Attorney.

If at any time any power, authority, or discretion hereby conferred upon my Attorney should be invalid in whole or in part, all the remaining powers, authorities, and discretion given to my Attorney hereunder shall continue in full force and effect.

Each person, partnership, corporation, or other legal entity relying upon this Power of Attorney shall be entitled to presume conclusively that this Power of Attorney is in full force and effect until written notice shall have been given to me to such person, partnership, corporation or other legal entity that this Power of Attorney has been revoked. In addition, revocation of the appointment of my Attorney shall not be effective until my Attorney actually has received written notice of such revocation by me. Until receipt of such notice, my Attorney shall not be liable to me for any action taken by my Attorney.

Each person, partnership, corporation, or other legal entity relying upon this Power of Attorney shall not be required to see to the application and disposition of any money, stock, bond, security, or other property of any kind paid to or delivered to my Attorney, or to my Attorney's substitute pursuant to the provisions of this Power of Attorney.

It is my intention that this Power of Attorney shall remain in full force and effect, and that the powers granted herein shall continue without interruption:

- (a) until my death; or
- (b) until it is previously revoked by me by an instrument in writing, signed by me, and acknowledged in the same manner as this Power of Attorney; or
- (c) until I am adjudged a disabled person unable to manage my business affairs by a court with jurisdiction of such matters;

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Reproductions of this executed original Power of Attorney (even if any such reproduction contains only reproduced signatures and a reproduced certificate of acknowledgment) shall be deemed to be original counterparts of this Power of Attorney.

It is my intention that this Power of Attorney shall be construed to be a written instrument of agency of the type which is the subject of Ill. Rev. Stat., Ch. 110 1/2, Sec. 802-1, *et seq.* [1990], but this Power of Attorney shall not be construed to be limited to any such written instrument of agency, and this Power of Attorney shall not be affected by any revocation of such statute.

IN WITNESS WHEREOF, I have signed this Power of Attorney this 14th day of MAY, 1990.

Kari N. Williams
Kari N. Williams

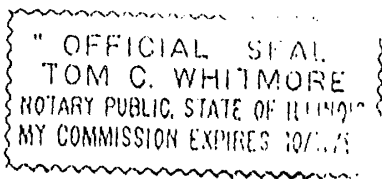
STATE OF ILLINOIS)
) ss.
COUNTY OF COOK)

I, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that KARI N. WILLIAMS, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed, and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 14th day of MAY, 1990.

Tom C. Whitmore
Notary Public

My commission expires: Oct. 17, 1992.



PREPARED BY: TOM C. WHITMORE
1922 N. DAYTON ST.
CHICAGO IL 60614

MAIL TO →

Box 333

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EXHIBIT A

attached to, and by reference made a part of, the Power of Attorney dated 7/22 of May, 1990, from KIRI N. WILLIAMS to her husband, HUGH D. WILLIAMS

Premises commonly known as Condominium Units 3024 & 3022, 400 E. Randolph, Chicago IL 60601, more specifically described as:

UNITS NUMBER 3024 AND 3022, AS DELINEATED ON A SURVEY OF CERTAIN LOTS IN THE PLAT OF LAKE FRONT PLAZA, A SUBDIVISION OF A PARCEL OF LAND LYING IN ACCRETIONS TO FRACTIONAL SECTION 10, TOWNSHIP 39 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO A PLAT THEREOF RECORDED APRIL 30, 1962 AS DOCUMENT NUMBER 18461961, CONVEYED BY DEED FROM ILLINOIS CENTRAL RAILROAD COMPANY TO AMERICAN NATIONAL BANK AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NUMBER 17460, RECORDED MAY 7, 1962 AS DOCUMENT NUMBER 18467558, AND ALSO SUPPLEMENTAL DEED THERETO RECORDED DECEMBER 23, 1964 AS DOCUMENT NUMBER 19341745, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 9, 1962, AND KNOWN AS TRUST NUMBER 17460, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22453315, TOGETHER WITH EACH UNIT'S UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

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