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POWER OF ATTORNEY FOR PROPERTY

NOTICE

THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWER TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS; BUT WHEN A POWER IS EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOI AGENTS UNDER THIS FORM BUT NOT CO-AGENTS. YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, WITTL YOU REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DIS-THE POWERS YOU CIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINDIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS PART. ATTACHED EXHIBIT A AT THE END OF THIS FORM FOR SUCH EXPLANATION.) THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.

DEPT-01 RECORDING

\$22.50

APPOINTMENT OF AGENT 1.

T40000 TRAN 0137 06/22/90 10:05:00 #0330 + H W-90-297965 COOK COUNTY RECORDER

residing HENRY REICHENBACH, currently in Chicago, Illinois, hereby appoint BETTY ERICKSON, currently residing in Des Plaines, Illinois, 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 below.

2. AGENT'S POWERS

YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE THE ANY CATEGORY WILL CAUSE THE POWERS DESCRIBED IN THAT O BE GRANTED TO THE AGENT. TO STRIKE OUT A CATEGORY YOU LINE THROUGH THE TITLE OF THAT CATEGORY.

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- (a) Real estate transactions.
- (b) Financial institution transactions.
- (c) Stock and bond transactions.
- (d) Tangible personal property transactions.
- (e) Safe deposit box transactions.
- (5) Insurance and annuity transactions.
- (g) Retirement plan transactions.
- (h) Social Security, unemployment and military service benefits.
- (i) Tax matters.
- (j) Claims and litigation.
- (k) Commodity and oution transactions.
- (1) Business operations.
- (m) Borrowing transactions
- (n) Estate transactions.
- (o) All other property powers and transactions.

3. LIMITATIONS AND ADDITIONS TO POWERS

LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS WAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.

- (a) The powers granted above shall not include the following powers or shall be modified or limited in the following particulars (here you may include any specific limitations you deem appropriate, such as a prohibition or conditions on the sale of a particular stock or real estate or special rules on borrowing by the agent):
- (b) In addition to the powers granted above, I grant my agent the following powers (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):

- (i) To enter upon and take possession of any lands, buildings, tenements or other structures, or any part or parts thereof, that now or hereafter may belong to me, or to the possession whereof I am or may be entitled, and to manage, repair, alter, rebuild, reconstruct or raze any buildings, houses or other structures, or any part or parts thereof, that are now or hereafter may be erected upon any such lands.
- (ii) To invest any moneys my agent may determine to be available for investment in or upon any property, real or personal, in such manner as my agent shall consider desirable without being restricted by any rules of law limiting or restricting the investment of such funds.
- (iii) To prepare and sign my name to, and verify, file and deliver on my benalf, all checks, drafts, contracts, including real estate contracts, deeds, mortgages, leases, whether with or without covenants and marranties, transfers, assignments, agreements, receipts, releases, discharges, documents or writings or things that, in the opinion of my agent, may be necessary or desirable to be entered into, signed, executed, delivered, acknowledged or performed.
- (iv) To pay my ordinary household, living and medical expenses, including but not limited to, expenses incurred in nursing homes or hospitals; to retain or dismiss medical personnel as my agent considers proper.
- (v) To employ accountants, attorneys at law, investment counsel or any other person or persons, to dismiss or remove them and appoint others in their place, and to pay and allow to such other persons so employed such salaries, wages or other remuneration as my agent considers proper.
- (vi) If I become incapacitated, to transfer all property owned by me to the trustee of any trust under which I am settlor. I shall be deemed incapacitated when a physician familiar with my condition and BETTY ERICKSON certify in writing that I am unable to transact ordinary business, and my agent may rely or that certification. Any person dealing with my agent shall be rully protected in assuming that my agent has received written notice that I am incapacitated in compliance with this paragraph.
- (vii) 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 gifts to any one or more of those persons consisting of my spouse, my descendants and the spouses of my descendants in my agent's sole discretion and for any reason my agent determines.

(viii) 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 \$170(c) 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.

(i.) To exercise any power of appointment I may have under any vill or trust as my agent deems to be in my best interests.

4. RIGHT OF AGENT TO DELEGATE POWERS

YOUR AGENT WILL PAVE 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 THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.

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.

5. COMPENSATION

YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER THIS POWER OF ATTORNEY. STRIKE OUT THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.

My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney.

6. EFFECTIVE DATES

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 EITHER (OR BOTH) OF THE FOLLOWING.

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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.

Speciman signature of agent

I certify that the signatures of my agent (and successors) are correct.

BETTY FATCKSON

Hand Lacinta LA HENRY REICHENBACH

THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM BELOW.

STATE OF ILLINOIS

SS.

COUNTY OF C O O K

The undersigned, a notary public in and for the above county and state, certifies that HENRY REICHENBACH, known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me 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: January 22, 1990

Notary Public

My commission expires 5-24-93

THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.

This document was prepared by:

Howard M. Cohen
Much Shelist Freed Denemberg
Ament & Eiger, P.C.
200 North LaSalle Street
Suite 2100
Chicago, Illinois 60601

OFFICIAL SEAD "
GRANVILLE ERICKSON
NOTARY PUBLIC, STATE OF ILLINGIS
MY COMMISSION EXPIRES 5/24/93

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EXHIBIT A

EXPLANATION OF POWERS

- The agent is authorized Real estate transactions. (a) buy, sell, exchange, rent and lease real estate (which term to: 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, maraca, 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 witheraw 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.
- (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 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.
- (d) <u>Tangible personal property transactions</u>. 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 safekeep 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) <u>Safe deposit box transactions</u>. 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) <u>Insurance and annuity transactions</u>. 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.
- the 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) <u>Tax matters</u>. 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.

- 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 zer property interests of the principal; collect any 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) <u>Commodity and option transactions</u>. 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.
- corganize 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 or 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) <u>Borrowing transactions</u>. 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.

- 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.
- 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.

Lot 40 and the South half of Lot 41 in Block 1 in A.H. Hill and Company's Northwestern Elevated Road Addition, being a Subdivision of the North half of the South West quarter of the North East quarter of Section 14, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N. 13-14-216-006

Adress:

COOK COUNTY CLERK'S OFFICE Street Aldress: 4539 N. Bernard Street, Chicago, IL 60625