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GENERAL POWER OF ATTORNEY

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KNOW ALL MEN BY THESE PRESENTS: **91469735**

That I, Guido Cools SSN: 339-36-7228,

have made, constituted and appointed, and by these presents do make, constitute and appoint Nora S. Cools, whose present address is 609 White Pine Road Buffalo Grove, IL 60089, my true and lawful attorney to act as follows, that is to say:

GIVING AND GRANTING unto my said attorney full power:

1. DISPOSITION OF PROPERTY. To lease, sell, insure, transfer mortgage, pledge, exchange or otherwise dispose of or encumber any and all of my property, real, personal, or mixed, and to execute and deliver good and sufficient deeds or other instruments for the lease, conveyance, mortgage or transfer of the same.

2. COLLECTION OF DEBTS. To collect, sue for, compromise or otherwise dispose of any claim, debt, rents or share in an estate in which I now or hereafter may have an interest.

3. RECOVERING POSSESSION OF PROPERTY. To eject, remove, or relieve tenants or other persons from, and recover possession of, any property, real, personal or mixed, in which I now or hereafter may have an interest.

4. ACQUISITION OF PROPERTY. To buy, receive, lease, accept or otherwise acquire in my name and for my account property, real, personal or mixed, upon such terms, considerations and conditions as my said attorney shall think proper.

5. LITIGATION, REPRESENTATION, AND EMPLOYMENT OF ASSISTANCE. On my behalf and in my name or the name of my attorney, to institute, prosecute, appear in, defend, compromise, arbitrate, settle or dispose of any legal, equitable or administrative hearings, actions, suits, attachments claims or other proceedings, including government claims, to which I am or may become a party or in which I have an interest; and to engage and dismiss counsel in connection therewith, authorizing my attorney to assert or waive any or all rights, privileges and defenses available to me under the Soldiers' and Sailors' Civil Relief Act or other legislation designed for the protection of personnel in the Armed Forces or their dependents. To hire, engage, employ and appoint agents, employees and counsel upon such terms and conditions and at such compensation as my said attorney deem proper in the exercise of the powers herein granted; to dismiss and remove at pleasure any such agents, employees and counsel as well as any agents, employees and counsel heretofore or hereafter employed by me in my behalf.

6. ENDORSING CHECKS AND DEPOSITING MONEY. (a) To deposit in my name and for my account with any bank, banker, trust company or other banking institution, all monies which may come into (his) (her) hands as such attorney and all bills of exchange, drafts, checks, promissory notes and other securities (including) but not limited to, such instruments issued by or drawn on the treasurer or other fiscal officer or depository of the United States, of any sovereign state or authority, or any political

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subdivision or instrumentality thereof for money payable or belonging to me, and for that purpose to sign my name (in the manner provided herein) and indorse the same for deposit or collection, and from time to time to withdraw any and all monies deposited with such bank, banker, trust company or other banking institution that has monies so belonging to me, and for that purpose to draw checks and drafts thereon in my name in the manner provided herein.

(b) To open or close accounts and to receive statements, notices or other documents from any bank or other financial institution concerning any and all accounts or banking transactions in my name or in which I have an interest.

(c) To endorse, cash and receive the proceeds of any and all checks, vouchers or other orders for money.

7. SAFE DEPOSIT BOXES. To have access for all purposes to any and all safety deposit boxes or vaults rented in my name or in the names of any person or persons and myself, with full power to use the same for safekeeping any property or papers, and to remove therefrom at any time, or from time to time, all or any part of the contents of any such box or vault.

8. SAVINGS BONDS. This power expressly includes the authority to endorse and cash United States Savings Bonds.

9. BORROWING MONEY. To borrow money in my name when deemed necessary to my said attorney upon such terms as to my said attorney appear proper and to execute such instruments as may be requisite for such purpose.

10. EXECUTING GOVERNMENT VOUCHERS. To execute vouchers in my behalf for any and all allowances, compensation, and reimbursements properly payable to me by the Government of the United States or any agency or department thereof, including, but not restricted to, allowances and reimbursements for transportation of dependents or for shipment of household effects as authorized by law and regulations.

11. TAX RETURNS. To prepare, execute and file income and other tax returns.

12. SHIPMENT OF PROPERTY. To take possession and order the removal and shipment of any of my property from or to any post, warehouse, depot, dock or other place of storage and safekeeping, Government or private, and to execute and deliver any release, voucher, receipt, shipping ticket, certificate or other instrument necessary or convenient for such purpose.

13. AUTOMOBILES. To execute and deliver to the proper persons and authority any and all documents, instruments and papers necessary to effect proper registration of any automobile in which I now or may hereafter have an interest, or the sale thereof and transfer of legal title thereto as required by law, and to collect and receipt for all monies paid in consideration of such sale and transfer.

14. CLEARING OF QUARTERS. To effect the assignment or termination of U. S. Government quarters and to procure or return any and all U. S. Government property used in for such quarters, and to execute all necessary documents, instruments, and papers therewith.

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IN WITNESS WHEREOF, I have hereunto set my hand and seal this 15
day of July, nineteen hundred ninety-one.

WITNESSES:

Guido Cools
Guido Cools (SEAL)
330-36-7228

ACKNOWLEDGEMENT

STATE OF NEW JERSEY) COOK COUNTY, ILLINOIS
COUNTY OF BURLINGTON)

1991 SEP 11 AM 10:00

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I, the undersigned, do hereby certify that I am a duly commissioned, qualified, and authorized notary public in and for the STATE OF NEW JERSEY, and that the grantor in the foregoing Power of Attorney, who is personally well known to me, appeared before me this day within the territorial limits of my authority and executed said instrument after the contents thereof had been read and duly explained to him, and acknowledged that the execution of said instrument by him was his free and voluntary act and deed for the uses and purposes therein set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal this 15 day of July, nineteen hundred ninety-one.

(SEAL)

MY COMMISSION EXPIRES October 2, 1991.

Barbara H. Conner
NOTARY PUBLIC
BARBARA H. CONNER
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Oct. 2 1991

Permanent Tax No. 03-05-404-013
609 White Pine Road, Buffalo Grove, Illinois

Mail to Baxter Credit Union
1425 Lake Cook Road
Deerfield, Illinois, 60015

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(42)
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NOTWITHSTANDING my reference to the fact that this power of attorney shall terminate upon my death, I declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself and my heirs, representatives and assigns, whether the same shall have been done either before or after my actual death, unless and until reliable notice thereof is received by my said attorney. At no time shall my being carried in a military status of "missing" or "missing in action", or "prisoner of war" constitute notice of my death sufficient to revoke this instrument. Likewise, notwithstanding my insertion of a specified expiration date in this power of attorney, if on the specified expiration date, I am carried in a military status of "missing", or "missing in action", or "prisoner of war", then this power of attorney shall automatically continue in full effect until sixty (60) days after I have returned to United States military control following termination of such status.

FURTHER, this power of attorney shall remain in full force and effect until the occurrence of the following circumstances: (1) my death; (2) the death of my said attorney; (3) until the revocation of this power of attorney by me; or (4) until 15 July 1992. This power of attorney shall remain in effect despite the disability of the principal.

PROVIDED, however, that all business transacted hereunder for me or for my account shall be transacted in my name, and that all endorsements and instruments executed by my said attorney for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney and the designation "attorney-in-fact".

AND I HEREBY DECLARE that any act or thing lawfully done hereunder by my said attorney shall be binding on myself and my heirs, legal and personal representatives, and assigns:

FURTHER, I do authorize my aforesaid attorney to perform all necessary acts in the execution of the aforesaid authorizations and generally to do any and all acts on my behalf in any other matter or thing pertaining or belonging to me with the same validity as I could effect if personally present.

None

16. ADDITIONAL POWERS OR DELETIONS.

15. ENDORSING CHECKS AND DEPOSITING MONEY ON A MILITARY INSTALLATION. I hereby authorize my attorney-in-fact to cash checks on my behalf at a military finance and accounting office. Should such check or checks be dishonored or returned for non-sufficient funds for any reason, I specifically authorize the finance and accounting office to deduct the full amount of any such check from my military pay account unless I redeem such check within seven calendar days from its dishonor.

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