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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO PERMIT YOU TO GRANT TO YOUR AGENT THE POWERS OF ATTORNEY FOR PROPERTY WHICH MAY INCLUDE POWERS TO REVOKE, SELL, OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WHICH YOU MAY OWN OR MAY ACQUIRE BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOU OR A DUTY ON YOUR AGENT TO TAKE CARE OF YOUR AFFAIRS. YOU SHOULD TAKE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH YOUR OWN INTERESTS AND TO TAKE SUCH PRECAUTIONS AS YOU MAY TAKE AS AGENT. A COURT MAY TAKE AWAY THE POWERS YOU GIVE YOUR AGENT IF YOU SHOW THAT YOUR AGENT IS NOT TAKING CARE OF YOUR AFFAIRS AS AGENT UNDER THE FORM BUT YOUR AGENTS' UNLESS YOU EXPRESSLY STATE THE WAY IN WHICH YOU WANT YOUR AGENT TO EXERCISE THE POWERS. YOU MAY REVOKE THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATE IT. YOUR AGENT MAY EXERCISE THE POWERS UNDER THIS POWER OF ATTORNEY ANY TIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3.4 OF THE ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW OF WHICH THIS FORM IS A PART (SEE THE BACK OF THE FORM). 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.

Power of Attorney made this 20th day of April 1991

I, Donal J. Hughes, 2869 W. MacLean, Chicago, Illinois

hereby appoint Brian J. O'Hara, 400 Lathrop Avenue, River Forest, 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, or defined in Section 3.4 of the "Statutory Short Form Power of Attorney for Property Law" (the "Act") of the Illinois Code of Statutes, but subject to any limitations on the specified powers set forth in paragraph 2 or 3 below.

(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF POWERS IF YOU DO NOT WANT YOUR AGENT TO HAVE THE POWER 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) Secured transactions
(d) Tangible personal property transactions
(e) Safe deposit box transactions
(f) Insurance and annuity transactions
(g) Retirement transactions
(h) Social Security employment benefits
(i) Motor vehicle transactions
(j) Business operations
(k) Borrowing transactions
(l) Other powers

LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THE POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.
2. The powers granted above shall not include the following powers or shall be modified in order to meet the following particular requirements, or other limitations you deem appropriate, such as a prohibition or conditions on the sale of particular property, which shall be set forth in writing by the agent.

This power of attorney is restricted for the sole purpose of transacting the refinancing of certain real estate commonly known as 2869 W. MacLean with GMAC as the lender.

3. In addition to the powers granted above, I grant my agent the following powers which are not set forth in the foregoing section, and which shall not be subject to the exercise powers of appointment, name of charge, benefits or a notary, which shall be set forth in writing by the agent.

This power shall include the authority to receive the proceeds generated from the refinancing described above.

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Handwritten signature

YOUR AGENT WILL HAVE THE RIGHT TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO 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 EXERCISE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS. YOU SHOULD KEEP THE NEXT SENTENCE (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, including 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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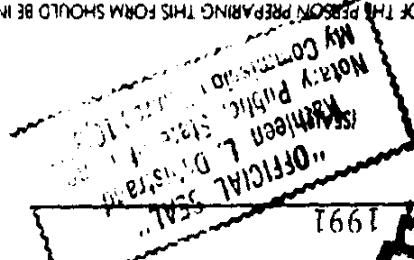
Brian J. O'Hara, 400 Lathrop Avenue, River Forest, IL 60305

This document was prepared by:

(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.)

My commission expires 10/3/93

[Signature]
Notary Public



Dated: April 30, 1991

The undersigned, a notary public in and for the above county and state, certifies that 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 same to me as the agent of the principal, for the uses and purposes therein set forth, and certified to the correctness of the signature(s) of the agent(s).

Brian J. O'Hara

State of Illinois)
County of Cook) SS

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

(Successor agent) _____
(Successor agent) _____
(Agent) _____
(Successor agent) _____
(Successor agent) _____
(Agent) _____

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

(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.)

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.
9. If you are appointing an attorney-in-fact, you must appoint a notary public to act as guardian for the attorney-in-fact. If you are appointing an attorney-in-fact, you must appoint a notary public to act as guardian for the attorney-in-fact. If you are appointing an attorney-in-fact, you must appoint a notary public to act as guardian for the attorney-in-fact.

(IF YOU WISH TO NAME YOUR AGENT AS GUARDIAN OF YOUR ESTATE, IN THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY FURNISHING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS AND WELFARE. STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.)

7. This power of attorney shall terminate on the completion of the retinancing

6. This power of attorney shall become effective on _____ ON THE BEGINNING DATE OR DURATION IS MADE BY INITIATING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING.)

5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney. (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 IS SPECIFIED IN THIS POWER OF ATTORNEY.)

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(d) Tangible personal property transactions. The agent is authorized to buy and sell, lease, exchange, collect, possess and take title to tangible personal property, to mortgage, pledge, hypothecate, manage, preserve, use and otherwise dispose of tangible personal property, and, in general, exercise all powers with respect to tangible personal property which the principal could exercise if present and under no disability.

(e) Safe deposit box transactions. The agent is authorized to open, use and otherwise dispose of safe deposit boxes, to take possession of the contents of any safe deposit box, to lease, rent, hire, use, and otherwise dispose of any safe deposit box, and, in general, exercise all powers with respect to safe deposit boxes which the principal could exercise if present and under no disability.

(f) Insurance and annuity transactions. The agent is authorized to take, issue, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract with terms including, without limitation, death, disability, or liability insurance, pay premiums or assessments thereon, and to take any action which the principal could take if present and under no disability.

(g) Retirement plan transactions. The agent is authorized to take any action which the principal could take if present and under no disability, including, without limitation, to contribute to, receive from, or otherwise deal with any pension, profit-sharing, or other retirement plan (which term includes any plan, contract, or arrangement under which a benefit is provided for retirement or disability), to receive, or otherwise deal with, any benefit payable under any such plan, contract, or arrangement, and to take any action which the principal could take if present and under no disability.

(h) 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, to receive, or otherwise deal with, any such benefits, and to take any action which the principal could take if present and under no disability.

(i) Tax matters. The agent is authorized to take any action which the principal could take if present and under no disability, including, without limitation, to prepare, sign and file any return, report, or other document for federal, state, local, or foreign income, gift, estate, property, and other taxes, to receive, or otherwise deal with, any such taxes, to take any action which the principal could take if present and under no disability, and to take any action which the principal could take if present and under no disability.

(j) Claims and litigation. The agent is authorized to assert, defend, arbitrate, compromise, negotiate, settle and dispose of any claim in favor of or against the principal or the principal's estate, to sue, defend, settle and dispose of any claim in favor of or against the principal, to employ attorneys and other persons and enter into any agreement or contract with attorneys and other persons with respect to any such claim or litigation, and, in general, exercise all powers with respect to claims and litigation which the principal could exercise if present and under no disability.

(k) Commodity and option transactions. The agent is authorized to sell, purchase, lease, borrow, assign, convey, settle and exercise commodities futures contracts and call and put options on stocks and bonds, to buy and sell, lease, borrow, assign, convey, settle and exercise any other commodity or option contract, and to take any action which the principal could take if present and under no disability.

(l) Business operations. The agent is authorized to operate, manage, conduct, continue and conduct any business (which term includes, without limitation, any farming, manufacturing, mining, or other business, partnership, joint venture, proprietorship, corporation, trust or other legal entity), to take any action which the principal could take if present and under no disability, and to take any action which the principal could take if present and under no disability.

(m) Borrowing transactions. 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 exercise if present and under no disability.

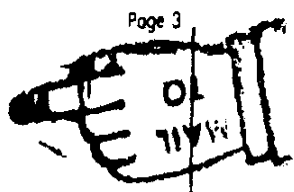
(n) All other property powers and transactions. The agent is authorized to exercise all possible powers of the principal with respect to all possible types of property and interests in property, except to the extent the generality of this category (n) is struck out or more of categories (a) through (m) or by specifying other limitations in the statutory power form is made in the statutory power form.

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NAME Brian J. O'Hara
STREET ADDRESS 400 Lathrop Avenue
CITY STATE ZIP River Forest, IL 60305



OR RECORDER'S OFFICE BOX NO _____

(The Above Space for Recorder's Use Only)

LEGAL DESCRIPTION:

Lot 12 in Block 11 in Hoepe and Korff's Resubdivision of Blocks 8 and 11 in Schleswig, a Subdivision in the Northwest 1/4 of Section 36, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

STREET ADDRESS: 2869 W. MacClean, Chicago, Illinois

PERMANENT TAX INDEX NUMBER 13-36-124-001

THE SPACE ABOVE IS NOT PART OF OFFICIAL STATUTORY FORM. IT IS ONLY FOR THE AGENT'S USE IN RECORDING THIS FORM WHEN NECESSARY FOR REAL ESTATE TRANSACTIONS.

Section 3-4 of the Illinois Statutory Short Form Power of Attorney for Property Law

Section 3-4. **Explanation of powers** granted in the statutory short form power of attorney for property. This Section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of any of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and discretions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (c) to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests at death under any will, trust, joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be required to use due care to act for the benefit of the principal in accordance with the terms of the statutory property power and will be liable for negligent exercise. The agent may act in person or through others reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

(a) **Real estate transactions.** The agent is authorized to buy, sell, exchange, rent and lease real estate (which term 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, manage, 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 withdraw from and write checks on any financial institution covered by this section, 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.