

# UNOFFICIAL COPY

COOK COUNTY, ILLINOIS  
JULY 1992 EDITION

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## ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS 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 POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO EXERCISE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THE FORM, BUT NOT CO-AGENTS, UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNTIL YOU REVOKE THE 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 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 THIS 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 13th day of June, 1992

Pothen Chandiehan

(Insert name and address of principal)

hereby appoint Mary Chandiehan

(Insert name and address of agent)

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 paragraph 2 or 3 below.

(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                | (g) Retirement plan transactions                              | (l) Business operations                        |
| (b) Financial institution transactions      | (h) Social Security, employment and military service benefits | (m) Borrowing transactions                     |
| (c) Stock and bond transactions             | (i) Tax matters   | (n) Estate transactions                        |
| (d) Tangible personal property transactions | (j) Claims and litigation                                     | (o) All other property powers and transactions |
| (e) Safe deposit box transactions           | (k) Commodity and option transactions                         |  |
| (f) Insurance and annuity transactions      |   |  |

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY. 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 (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).

3. 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):

Complete all necessary transactions for the sale of property at  
1707A Dennis Dr., Mt. Prospect, IL, including but not limited to  
receipt and/or disbursement of monies.

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 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 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.

795302 Miller  
73 659739

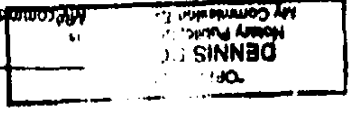
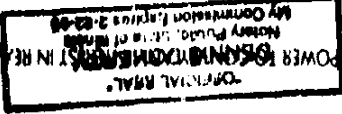
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# UNOFFICIAL COPY

Charles J. Zuganowski, 2631 N. Sheffield Ave., Chicago, Ill. 60614

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 SIGN INSTRUMENTS IN REAL ESTATE.)



(SEAL)

*Dennis J. O'Connell*  
Notary Public

Dated June 13, 1992

The undersigned, a notary public in and for the above county and state, certifies that Stephen Chandichan known to me to be the same person whose name is subscribed as principal for the uses and purposes therein set forth (and certified to the correctness of the agent(s) of the agent(s)) and delivering the instrument on the form and indorsement of the principal for the uses and purposes therein set forth (and certified to the correctness of the agent(s) of the agent(s)).

State of ILLINOIS  
County of COOK  
SS

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

\_\_\_\_\_  
(Principal)  
\_\_\_\_\_  
(Successor Agent)  
\_\_\_\_\_  
(Agent)

*Stephen Chandichan*  
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.  
*Stephen Chandichan*  
Signed

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, WILL SERVE YOUR BEST INTERESTS AND WELFARE STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.)  
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 SETTING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH APPOINTMENT IS IN YOUR BEST INTERESTS AND WELFARE.  
B. 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 informed and intelligent consideration to business matters, as certified by a licensed physician.

IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH.  
Ranachampallil E. Varshese  
in the order named (or successors) to such agent.

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):

7 This power of attorney shall terminate on August 13, 1992

6 This power of attorney shall become effective on June 13, 1992

(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 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.  
(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.)

92473052

Signed by  
Maie Co.

**UNOFFICIAL COPY**

Pop  
**BOOK 333**

Charles J. Zygarek  
Attorney at Law  
263 W. Sheffield Ave.  
Chicago, IL 60614

RECORDS SECTION

(Use Above Space for Recorder's Use Only)

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**PARCEL 1:**

THAT PART OF LOT 1 IN LAUREL ESTATES SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: THE EAST 40.1 FEET, AS MEASURED ALONG THE NORTH AND SOUTH LINE THEREOF OF A TRACT OF LAND BEING THAT PART OF LOT 1 IN LAUREL ESTATES SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTH WEST CORNER OF SAID LOT 1; THENCE DUE EAST (BEING AN ASSUMED BEARING FOR THIS LEGAL DESCRIPTION) ALONG THE SOUTH LINE OF SAID LOT 1, 441.65 FEET; THENCE DUE NORTH 37.15 FEET TO A POINT FOR A PLACE OF BEGINNING OF THE TRACT OF LAND HEREIN DESCRIBED; THENCE DUE NORTH, 52.75 FEET; THENCE DUE EAST 97.42 FEET; THENCE DUE SOUTH 52.75 FEET; THENCE WEST

CONTINUED

97.42 FEET TO THE PLACE OF BEGINNING

ALSO

**PARCEL 2:**

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF PARTY WALL RIGHTS, EASEMENTS, COVENANTS AND RESTRICTIONS DATED AUGUST 12, 1976 AND RECORDED AUGUST 13, 1976 AS DOCUMENT 23597577 AND AS CREATED BY TRUSTEE'S DEED FROM LA SALLE NATIONAL BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED AUGUST 4, 1976 AND KNOWN AS TRUST NUMBER 51245 TO BARBARA SHERMAN AND RECORDED JULY 25, 1977 AS DOCUMENT 24026432, FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

TAX I.D. # 08-22-204-017-0000

1707 A Garvin Drive Home Project, IL 60056

power to act in the name of the principal with respect to all of the principal's interests in every type of property or transaction created 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, assess, 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 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 consents 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.

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(a) 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 principal limits the generality of this category (a) by striking out one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

(n) Estate transactions. The agent is authorized to accept, receipt for, exercise, release, resign, 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 in the equal 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 is given, and specific reference to the trust is made, in the statutory property power form.

(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, amend and modify any note or other forms of obligation, and, in general, exercise all powers with respect to secured and unsecured transactions which the principal could if present and under no disability.

(l) Business operations. The agent is authorized to organize or continue and conduct any business (which term includes, without limitation, any farming, manufacturing, service, mining, fishing or other type of business operated in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or other legal entity, and foreign 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.

(k) Commodity and option transactions. 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.

(j) Claims and litigation. The agent is authorized to initiate, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal in the property interests of the principal, collect and 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.

(i) Tax matters. 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 deductions and credits allowable thereon, will taxes, claim, sue for and receive all tax refunds, examine and copy all the principal's tax returns and records; represent the principal in the federal, state and local tax courts, and sign and deliver all tax returns of the principal on behalf of the principal that may be necessary for the principal to receive a refund, credit, exemption or other benefit, and sign and deliver all tax returns, 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.

(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, military service and other benefits, 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, sue for, settle or abandon any claim to any benefit or assistance under any federal, state, local or foreign statute or regulation; prepare, sign and file any claim or application for Social Security, unemployment, military service and other benefits 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 another retirement plan or individual retirement account, 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.

(f) Insurance and annuity transactions. The agent is authorized to procure, acquire, continue, review, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, health, disability, automobile liability, 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.

(e) Safe deposit box transactions. The agent is authorized to open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; and, in general, exercise all powers with respect to safe deposit matters which the principal could if present and under no disability.

(d) Tangible personal property transactions. 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 takeleap 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.

PROPERTY OFFICE

Section 3-4 Explanation of powers granted in the Statutory Short Form Power of Attorney for Property.

(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 disposition under and land trust), collect all rent, sale proceeds and payments from rent, lease, mortgage and other trusts, deed, power, mortgage, report, improve, subdivide, amuse, operate, maintain and insure real estate, pay, collect, grant and compromise real estate taxes and assessments, and, in general, exercise all powers with respect to real estate which the principal could exercise 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 and withdrawals 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 exercise 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 other types of investment securities and financial instruments, collect and collect all dividends, interest, payments, proceeds of sale, distributions, shares, certificates and other evidence of ownership or interest in any security, and to exercise all powers with respect to such securities which the principal could exercise if present and under no disability).

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

THIS SPACE ABOVE IS NOT PART OF OFFICIAL STATUTE. PLEASE WRITE FOR THE ATTORNEY GENERAL THE NAME OF THE PERSON TO WHOM YOU WANT THIS POWER TO BE GRANTED.

PLAINTIFF TAX INDEX NUMBER

STREET ADDRESS

Approved by: \_\_\_\_\_  
 Date: \_\_\_\_\_  
 Charles J. Pugatch  
 Attorney at Law  
 363 W. Roosevelt Ave.  
 Chicago, Ill 60614  
 REC'D BY CLERK ROOM NO. \_\_\_\_\_

Box 333

(d) **Tangible personal property transactions.** 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) **Safe deposit box transactions.** 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) **Insurance and annuity transactions.** 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.

(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; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation, contract, 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) **Tax matters.** 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 due; 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, or 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.

(j) **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 any property interests of the principal; collect and 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) **Commodity and option transactions.** 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.

(l) **Business operations.** The agent is authorized to: organize 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 and 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) **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 if present and under no disability.

(n) **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.

(o) **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 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.

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(YOUR AGENT WILL BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES RENDERED BY HIM OR HER 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 AN AGENT.)

UNOFFICIAL COPY

My agent shall be entitled to reasonable compensation for services rendered by him or her 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 BY THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THE POWER IS GRANTED 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.)

6. This power of attorney shall become effective on June 13, 1992

7. This power of attorney shall terminate on August 13, 1992

(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH.)

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 successor(s) to such agent Panachamott, J. E. Varghese

For purposes of this paragraph 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.

(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 RETAINING 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.)

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.

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.

Signed Chandrasekhar Pathis

(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 signatures of my agent (and successors) are correct.

Blank lines for specimen signatures of agent and successors.

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

State of ILLINOIS  
County of COOK

The undersigned, a notary public in and for the above county and state, certifies that Chandrasekhar Pathis 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 June 13, 1992

(SEAL)

NOTARY PUBLIC SEAL: DENNIS E. ... My Commission Expires ...

Signed Dennis E. ...

(THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY INTERESTS IN REAL ESTATE.) This document was prepared by

Charles J. Zaganolis, 2631 N. Sheffield Ave., Chicago, Ill. 60614

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My agent shall have the right to execute or cause to be executed any deed, mortgage, lease, conveyance, or other instrument which may be necessary or proper to carry out the purposes of this power of attorney...

YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN THIS DECISION MAKING POWER TO OTHERS. YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT.

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):

Complete all necessary transactions for the sale of property at 1707A Dennis Dr., Ms. Prospect, IL, including but not limited to receipt and/or disbursement of monies.

- 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 particular stock or real estate or special rules on borrowing by the agent): (j) Business operations; (k) Social Security, employment and military service benefits; (l) Borrowing transactions; (m) Estate transactions; (n) All other property powers and transactions; (o) Tax matters; (p) Claims and litigation; (q) Insurance and annuity transactions; (r) Real estate transactions; (s) Stock and bond transactions; (t) Tangible personal property transactions; (u) Safe deposit box transactions; (v) Innuance and annuity transactions.

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.

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 or additions to the specified powers inserted in paragraph 2 or 3 below:

Mary Chandelehan (print name and address of agent) hereby appoints (print name and address of principal) Kathleen Chandelehan.

Notary of Attorney made this 13th day of June 1992.

INDUCE THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR AGENT) BROAD POWERS 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 POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW. UNTIL 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 DISABLED, THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-A OF THE ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW, OF WHICH THIS FORM IS A PART. USE THE BACK OF THIS 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.

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

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