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and increases in property, such as the sum the proprietor keeps in his category; (c) by striking out one or more of categories (a) through (n) or by specifying

(n) **Borrowing transactions.** The agent is authorized to: borrow money; mortgage or pledge any real estate or tangible personal property to recently borrowed sums which the principal could at present and under no disability.

(1) **Businesses** **operations.** The **goal** is **authorized** to: **organize** **or** **control** **any** **business** **firm**, **co.,** **inc.**, **in** **order**, **without** **limitation**, **any** **form**, **name**, **conducting**, **carrying**, **operating**, **managing**, **employing**, **agents**, **partners**, **attorneys**, **attorneys**, **accountants** **and** **consultants**; **and**, **in** **general**, **exercising** **in** **any** **area** **with** **respect** **to** **businesses** **and** **operations**.

(1) *Contingency options*: these are options that give the buyer the right to terminate the contract if certain events occur. For example, if the price of oil rises above a certain level, the buyer can cancel the contract.

It seems that the original purpose of the principle was to distinguish between programs and other objects under a "describer".

(1) **For members:** The option is currently used to apply, verify and file no new products or services, funds and local sources, gift, loans, property and other tax returns, nonbuilding joint ventures and stock options of established (i.e., old, new, claim, etc.) for and receives of tax refunds; advancing and copy of the products' tax returns and records; reviewing and determining all tax documents or statements of the products' tax returns and under no liability.

(1) Sectoral level, "unemployment and inflation" becomes benchmark. The goal is outlined as: "protects, job and the way of life of population in the labor society".  
 unemployment of military and civilian workers becomes benchmark. The goal is outlined as: "protects, job and the way of life of population in the labor society".

(g) Performance plan modifications. The agency is authorized to: contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, in general, exercises of all powers which respect to retirement plans and reversionary plans and certain benefits which the principal could if present and under no disability); form any retirement plan by other retirement plans or individual retirement accounts; exercise all investment powers under any type of self-directed retirement plan; change pension options for the principal under any retirement plan; make regular contributions to a defined contribution plan and any other type of savings plan; select and change pension options for the principal under any retirement plan; make regular contributions to a defined contribution plan or a defined benefit plan; and make regular contributions to a defined contribution plan or a defined benefit plan.

[1] Resources and authority relationships. The agent is authorized to: procure, acquire, contract, renew, terminate or otherwise deal with any type of authority or contractual arrangements and authority relationships, without limitation, the acquisition, lease, leasehold, ownership, maintenance, renewal, preparation of liability insurance and a timely collection which the principal could if present and under no disability.

(e) *same approach used previously*. This object is distinguished by open, continuous and non-convex shapes. However, regions of non-convexity are often deposited or surrounded only at deposit boundaries, and, in general, successive depositions will result in only deeper mounds which the previous one did not completely cover.

(d) **Change personal property transferred.** The grant is converted to: buy and sell, lease, exchange, collect, possess and take title to all tangible personal property.

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AMERICAN LEGAL FORMS © 1990 Form No. 801  
CHICAGO, IL (312) 372-1972

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Illinois Power of Attorney Act Official Statutory Form  
IL Rev. Stat., Ch. 110/5, §104.3 (Effective Jan. 1, 1990)

## ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE: 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 CAPABLE. 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 16 day of December, 1992

I, CARMEN J. SANTIAGO, 4928 W. Deming Pl., Chicago, Illinois 60639  
(Insert name and address of principal)

hereby appoint RORBERTO J. RODRIGUEZ, 4315 N. Newland, Hardwood Heights, IL 60656  
(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.)

- Real estate transactions.  
 Transfer of title to real estate  
 Sale of real estate  
 Leasing of real estate  
 Purchase of real estate  
 Construction of real estate  
 Improvement of real estate

- Sale of securities  
 Securities transfers  
 Investment in securities  
 Purchase of securities  
 Sale of securities  
 Investment in securities  
 Purchase of securities  
 Sale of securities  
 Investment in securities  
 Purchase of securities

- Borrowing  
 Paying debts  
 Making loans  
 Investing in securities  
 Purchasing securities  
 Selling securities  
 Paying debts  
 Making loans  
 Investing in securities  
 Purchasing securities  
 Selling securities

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

DEPT-01 RECORDING	127.50
7401111 TRAN 7527 12/29/92 09:40:00	
#4296 # 00-92-377222	
COOK COUNTY RECORDER	

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):

*[Handwritten signature]*

32977222

(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.

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THE NAME AND ADDRESS OF THE SUCCESSOR AGENT(S) IN ACTING UNDER THIS POWER OF ATTORNEY IS GRANTED IN THIS POWER OF ATTORNEY WILL BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY

(ON THE BEGINNING DATE OR DURATION IS MADE BY INTALING 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.

6. ( X ) This power of attorney shall become effective on DECEMBER 16, 1992

7. ( X ) This power of attorney shall terminate on DECEMBER 16, 1993

NOTE: A lawyer does not advise you about the law or your particular situation. It is your responsibility to seek legal advice from a lawyer.

IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(E) 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 (both) to act as trustee and successor:

9. If a guardian of my person (my proxy) 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 power to my agent.

11. You may, but are not required to, request your agent and successor to provide specimen signatures below. If you include specimen signatures in this power of attorney will not be effective unless it is notarized, using the form below.

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

COUNTY OF COOK  
STATE OF ILLINOIS  
SS. 16, 1992

12. I, the undersigned, a notary public in and for the above county and state, certifies that

CARMEN J. SANTOS

is and denominates the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me, person and acknowledged signing

and declaratory the instrument as the true and voluntary act of the principal, for the uses and purposes herein set forth (and certified to the correctness of the signature(s) of the agent(s)).

13. I, the undersigned, a notary public in and for the above county and state, certifies that

MY COMMISSION EXPIRES 3/28/94

NOTARY PUBLIC STATE OF ILLINOIS

ELBERTA ALICIA NAVARRO

My Commission Expires 3/28/94

14. I, the undersigned, a notary public in and for the above county and state, certifies that

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

15. I, the undersigned, a notary public in and for the above county and state, certifies that

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ELBERTA ALICIA NAVARRO

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18. I, the undersigned, a notary public in and for the above county and state, certifies that

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20. I, the undersigned, a notary public in and for the above county and state, certifies that

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NOTARY PUBLIC STATE OF ILLINOIS

ELBERTA ALICIA NAVARRO

My Commission Expires 3/28/94

22. I, the undersigned, a notary public in and for the above county and state, certifies that

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23. I, the undersigned, a notary public in and for the above county and state, certifies that

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NOTARY PUBLIC STATE OF ILLINOIS

ELBERTA ALICIA NAVARRO

My Commission Expires 3/28/94