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COOK COUNTY, ILLINOIS  
JUL 12 1993

93555964

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

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## 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 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 SUCCESSION AGENTS UNDER THIS FORM BUT NOT CO-AGENTS UNLESS YOU EXPRESSLY STATE THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW, UNLESS 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 3.4 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 12th day of July 1993

29.00  
AMK

Lloyd Hall  
At Box 760C, Woodville, AL 35176

heretofore known as Merian C. Hall  
791 Campbell Ave., Calumet City, IL 60409

do hereby appoint Merian C. Hall as my agent to act in the name of 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 recited 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 ONE 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 IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

2. The powers granted above shall not include the following powers or shall be restricted 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):

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3. In addition to the powers granted above, I grant my agent the following powers (here you may add any other discretionary powers including, without limitation, power to make gifts, marital powers of appointment, power of changed domicile or joint tenancy in trust (a) unless you check the box (a) above, or powers not referred to below):

(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.

(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.)

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. AGENT AGREEMENT NOT TO BE BOUND BY THIS POWER OF ATTORNEY.)

Box 333

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74-46-031-0  
9303 2707

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This power of attorney shall terminate at the death of the grantor or at the expiration of the term herein provided, whichever shall first occur.

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

If any agent named by me shall die, become legally disabled, resign or refuse to act, I name the following (each in order above and successively, in the order named) as successor(s) to such agent.

(IF YOU WISH TO NAME A GUARDIAN OF YOUR PERSON OR A GUARDIAN OF YOUR ESTATE, OR BOTH, IN THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY INSERTING THE NAME(S) OF SUCH GUARDIAN(S) IN THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT THE PERSON NOMINATED BY YOU IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS AND WILL BE YOUR WISH, BUT ARE NOT REQUIRED TO, NOMINATE AS YOUR GUARDIAN(S) THE SAME PERSON NAMED IN THIS FORM AS YOUR AGENT.)

If a guardian of my person is to be appointed, I nominate the following to serve as such guardian: (Name and address of nominated guardian of the person)

If a guardian of my estate (my property) is to be appointed, I nominate the following to serve as such guardian: (Name and address of nominated guardian of the estate)

I am fully informed as to the contents of this form and understand the full import of the grant of powers to my agent.

Agent: [Signature: Boyd Hall]

(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.

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

State of Alabama
County of Jackson

The undersigned, a notary public in and for the above county and state, do hereby certify that I know the 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 verified to the correctness of the signature(s) of the agent(s).

Date: 7-12-93

[Signature: Patricia Womack]
My commission expires 6-11-94

(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:

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NAME \_\_\_\_\_  
 STREET ADDRESS \_\_\_\_\_  
 CITY, STATE AND ZIP \_\_\_\_\_  
 OR REALTOR'S OFFICE WITH NO. \_\_\_\_\_

(The Above Space for Recipient's (The City)

LEGAL DESCRIPTION

STREET ADDRESS \_\_\_\_\_  
 PERMANENT TAX IDENT. NUMBER \_\_\_\_\_

THE SPACE ABOVE IS 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 (and struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and obligations 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 in practice with respect to powers 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 contingent, 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 trustees or to change any beneficiary whom the principal has designated to take the principal's interests at death under any will, trust, joint tenancy, land trust or any other contractual arrangement. The agent will (a) 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. (b) 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 lease) trust and all beneficial interests in and powers of disposition under any lease trust); collect all rents, sale proceeds and earnings from real estate, convey, assign and accept title to real estate; grant easements, create conditions and release rights of redemption with respect to real estate; create land trusts and exercise all powers under land trusts, hold, protect, purchase, repair, improve, subdivide, mortgage, apportion undivided real estate, buy, contract, purchase and conveyance real estate lease and easements, 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 holding 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 collect all dividends, interest, earnings, proceeds of sale, distributions, loans, 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, either in or out of court and subject 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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(e) **Savings deposit bank transactions.** The agent is authorized to open, continue and have access to all such deposit bank, sign, renew, increase or terminate any such deposit contract, draft or surrender any such deposit bank; and, in general, exercise all powers with respect to such 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 death benefits 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 unqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, defined contribution plan and any other type of employer 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 benefits 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) **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; prepare 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 tax authority 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.

(j) **Claims and litigation.** The agent is authorized to sue, sue out, 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 litigate 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 other values traded in a regulated options exchange and receipt for all proceeds of any such transaction; 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 partnership, 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, amend, 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, discharge, demand, sue for, claim and receive any legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; convert 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 references to the trust in 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 waives 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.

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## CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1410 007440031 OF  
 STREET ADDRESS: 791 CAMPBELL AVE.  
 CITY: CALUMET CITY COUNTY: COOK  
 TAX NUMBER: 30-10-143 004-0000

### LEGAL DESCRIPTION:

LOT 4 IN BLOCK 2 IN JENNIFERS GREEN LAKE ADDITION, A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE CENTER LINE OF OLD CHICAGO AND MICHIGAN CITY ROAD DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE OF SAID NORTHWEST 1/4, 100 FEET WEST OF THE SOUTHWEST CORNER THEREOF; THENCE WESTERLY ALONG SAID SOUTH LINE, 1222.16 FEET TO THE SOUTHWEST CORNER OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4; THENCE NORTHERLY ALONG THE WEST LINE OF SAID SOUTHWEST 1/4 OF THE NORTHWEST 1/4, 1313.89 FEET TO THE NORTHWEST CORNER THEREOF; THENCE EASTERLY ALONG THE NORTH LINE OF SAID SOUTHWEST 1/4 OF THE NORTHWEST 1/4, 1222.14 FEET TO A POINT 100 FEET WESTERLY, MEASURED ALONG SAID NORTH LINE, FROM THE EAST LINE OF SAID NORTHWEST 1/4; THENCE SOUTHERLY PARALLEL WITH SAID EAST LINE 1315.11 FEET TO THE POINT OF BEGINNING ALL IN COOK COUNTY, ILLINOIS.

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