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Office of Notary Public
Krystyna Studzinska
Notary Public
33-300 Tarnow
Targowa Street 13, 1st Fl.
Identification #850046857

CERTIFIED COPY

Repertorium A Number: 8631/93

. DEPT-01 RECORDING \$25.50
. T#0000 TRAM 6317 01/27/94 11:25:00
. #2992 *--94-089362
COOK COUNTY RECORDER

NOTARY ACT

On the 4th day of November Nineteen Ninety Three (04-11-1993) at an office of a Notary Public in Tarnow at Targowa Street nr. 13 in front of a Notary Public Krystyna Studzinska: Marcin Wroblewski appeared, son of Jozef and Aniela, a Polish citizen, living at 6505 N. Nashville, Apt.208, Chicago, ILL 60631-USA temporarily staying in Tarnow at Tuwim Street nr.22 The identity of the above person a Notary Public approved based on a passport RP serial: aa Nr32344158 issued by a Polish Consulate in Chicago on the 26th day of February 1993.

POWER OF ATTORNEY

#1 Marcin Wroblewski appoints as his attorney-in fact his wife Genowefa Wroblewski daughter of Ignacy and Zofia living with him and identifying herself with a passport RP serial AA Nr 3234157 and gives her POWER of ATTORNEY to represent him in front all authorities, offices and other people, to receive his correspondence and money, to sell their car, condominium to others for a price and conditions established by the attorney -in fact living in the USA at 6505 N. Nashville, Apt.208 Chicago, ILL 60631- and take all the acts necessary to fulfil this POWER of ATTORNEY if required.

#2 POWER of ATTORNEY is valid in the United States of America.

#3 Fee was collected:

according to #74 Decree, Law 1, Point 1 of a Decree of the Ministry of Finance from the 26th day of June 1992 (Dz. U. Nr53, line 253) in the amount of 50,000 zlotys, for the act of notary operation according to #9 point 8 of a Decree of the Ministry of Justice from the 26th day of June 1991 (Dz. U. Nr33, line 146) in the amount of 200,000 zlotys.

This act has been read, accepted and signed.

Signatures: /-/Marcin Wroblewski, /-/Krystyna Studzinska-Notary Public.

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Property of Cook County Clerk's Office

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REPERTORIUM A NUMER: 8531/93

A K T N O T A R I A L N Y

Dnia czwartego listopada, roku tysiąc dziewięćset dziewięćdziesiątego trzeciego (04-11-1993), w Kancelarii Notarialnej w Tarnowie, przy ulicy Targowej nr 13, przed notariuszem mgr Krystyną Studzińska stawili się Pan:

MARCIN WRÓBLEWSKI syn jak podaje Józefa i Anieli, obywatel polski, zamieszkały w 6505 N. NASHVILLE APT. 208 CHICAGO Ill 60631 - USA czasowo przebywający w Tarnowie przy ulicy Duxima nr 22.-----

Tożsamość stawającego notariusz ustaliła na podstawie paszportu RP serii: AA nr 3234158 wydanego przez Konsula Polski w Chicago dnia 26 lutego 1993 r. -----

P O Ł N O C N I C T W O -----

§ 1. Marcin Wróblewski ustanawia swoim pełnomocnikiem żonę Genowefę Wróblewską córkę jak podaje Ignacego i Zofii razem z nim zamieszkałą legitymującą się paszportem RP serii AA nr 3234157 i upoważnia ją do występowania w jego imieniu przed wszystkimi władzami, urzędami i wobec osób trzecich, do odbioru korespondencji i pieniędzy, sprzedaży samochodu, mieszkania - osobną, za cenę i na warunkach według uznania pełnomocnika, położonego w USA 6505 N. NASHVILLE APT. 208 CHICAGO Ill 60631 - i dokonania wszelkich czynności prawnych jakie w związku z realizacją tego pełnomocnictwa okażą się konieczne.-----

§ 2. Pełnomocnictwo to skuteczne jest na terenie Stanów Zjednoczonych Ameryki Północnej.-----

§ 3. Pobrano tytułem opłaty :-----
skarbowej według § 74 rozp. ust. 1 pkt 1 rozp. Min. Fin. z dnia 26 czerwca 1992 r. (Dz.U.Nr 53, poz. 253) kwotę 50.000.-zł,-----
za dokonanie czynności notarialnych według § 9 pkt 8 rozp. Min. Sprawiedliwości z dnia 26 czerwca 1991 r. (Dz.U.Nr 33, poz. 146) kwotę 200.000.-zł.-----

Akt ten został odczytany, przyjęty i podpisany.-----

Podpisy: /-/Marcin Wróblewski, /-/Krystyna Studzińska - notariusz --

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KANCELARIA NOTARIALNA W TARNÓWIE

Biuro Kancelarii Notarialnej w Tarnowie

REPERTORIUM A NIP: 8633/P3

Wpis / wyłączenie / zmiana
Księgi Rodzinnej w Tarnowie

Podjęto czynności notarialne w g. 12 z dnia 04-11-1993 r. w sprawie
długości z 12.11.1993 r. / Dz. U. Nr 33

poz. 147 / kwotę zł. 10 000 + opł. skarbową 50 000 zł

Tarnów, dnia 04-11-1993 r.



NOTARIUSZ
[Signature]
mgr Krystyna Studzińska

Property of Cook County Clerk's Office



Mail to: Mark Dabrowski
6121 N. Northwest Hwy.
Suite 103
Chicago, IL 60631

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16. Borrower's Copy. Borrower shall be given one ~~enformed~~ copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- V.A. Rider
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Others(s) [specify]
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

[Handwritten signature]

Martha B. Lopez (Seal)
MARTHA B. LOPEZ -Borrower

----- (Seal)
----- -Borrower

----- (Seal)
----- Borrower

----- (Seal)
----- Borrower

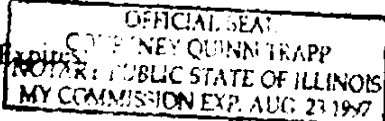
STATE OF ILLINOIS,

Cook County ss:

I, *Courtney Quinn Trapp*, a Notary Public in and for said county and state do hereby certify that **MARTHA B. LOPEZ**

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that She signed and delivered the said instrument as **HER** free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this *14* day of *January*, 199*4*.

My Commission Expires 

Courtney Quinn Trapp

Notary Public

This Instrument was prepared by: **CHERYL MUIR**

99-09085