

# UNOFFICIAL COPY

HERITAGE TITLE COMPANY (Effective January 1, 1990) **95481525**

1420050

(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 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 pages 6, 7 and 8 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 21ST day of APRIL, 1994 (month, year).

I, SEVERIN A. MURRAY 5044 N. ONEIDA NORRIDGE, IL 60650 hereby appoint:  
(insert name and address of principal)

MARK S. MURRAY 963 SAYLOR AVE. ELMHURST, IL 60126

(insert name and address of agent) as my attorney-in-fact (my "agent") to act for me 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.
- (b) Financial institution transactions.
- (c) Stock and bond transactions.
- (d) Tangible personal property transactions.
- (e) Safe deposit box transactions.
- (f) Insurance and annuity transactions.
- (g) Retirement plan transactions.
- (h) Social Security, employment and military service benefits.
- (i) Tax matters.
- (j) Claims and litigation.
- (k) Commodity and option transactions.
- (l) Business operations.
- (m) Borrowing transactions.
- (n) Estate transactions.
- (o) All other property powers and 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 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 \$29.50  
149999 TRAN 8673 07/24/95 15:03:00  
\$7148 + LC \*-95-481525  
COOK COUNTY RECORDER

-3- 2950 KP

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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 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):

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(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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(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.~~

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(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 initialing and completing either (or both) of the following:)

6. ( ) This power of attorney shall become effective on \_\_\_\_\_  
(insert a future date or event during your lifetime, such as court determination of your disability, when you want this power to first take effect)

7. ( ) This power of attorney shall terminate on \_\_\_\_\_  
(insert a future date or event, such as court determination of your disability, when you want this power to terminate prior to your death)

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(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:

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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.

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## Legal Description

of premises commonly known as 5044 N. Oneida Ave.

Norridge, Ill. 60656

LOT TWENTY-THREE (23) IN THE FIRST ADDITION TO BRICKMAN'S LAWRENCE AVENUE HIGHLANDS SUBDIVISION, A RESUBDIVISION OF LOTS 1 TO 65 BOTH INCLUSIVE, IN ORIOLE PARK COUNTRYSIDE WEST HALF, BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT OF SAID SUBDIVISION RECORDED ON NOVEMBER 24, 1954, AS DOCUMENT NO. 16081210, IN BOOK 434 OF PLATS, ON PAGE 10 IN COOK COUNTY, ILLINOIS.

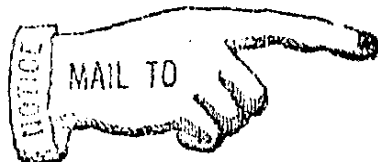
12-12-312-038

MAIL TO:

BRIAN G. DUE

7601 W. MONROSE

NORRIDGE, ILL 60634



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95141300

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(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 (Principal) *Steven A. Murray*

(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 agent and successors.)

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

(Agent) *Steven A. Murray* (Principal) *Steven A. Murray*  
(Successor Agent) \_\_\_\_\_ (Principal) \_\_\_\_\_

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

(This power of attorney will not be effective unless it is notarized, using the form below.)

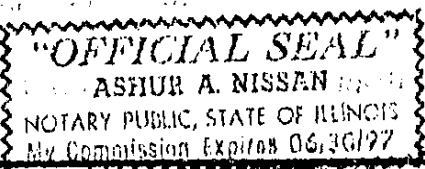
State of Illinois )

County of Cook ) SS.

The undersigned, a notary public in and for the above county and state, certifies that

Steven A. Murray 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: 4-21-94 (SEAL)



(Notary Public) *Ashur A. Nissan* 952-1525  
My commission expires 6-30-97

(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: MARK S. MURRAY 963 SAYLOR ELMHURST, IL 60126

This document is provided free of charge by  
the Illinois Department on Aging, 421 East Capitol Avenue, Springfield, IL 62701  
Senior HelpLine 1 800 252-8966 (Voice and TDD)

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Excerpts required by Section 3-4 of the Illinois Power of Attorney Act  
(Ill. Rev. Stat., Ch. 110 , Par. 801-1 et seq.)

## 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 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) **Stocks 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,

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GREAT WESTERN 

LEGAL DESCRIPTION ATTACHMENT

LOAN NUMBER: 1-607074-2

SCHEDULE "A"

LOTS 37, 38 AND 39 IN BLOCK 3 IN PEOPLE'S ORLAND PARK ADDITION TO ORLAND PARK, BEING A SUBDIVISION OF THAT PART SOUTH AND WEST OF THE WABASH RAILROAD OF THE EAST HALF OF THE NORTHWEST QUARTER INCLUDING THE NORTHEAST 4 ACRES IN SECTION 9, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS AND ALSO THAT PART OF THE WEST HALF OF THE VARIOUS 24.0 FOOT WIDE PUBLIC ALLEY LYING EAST AND ADJOINING THE EAST LINE OF HERETOFORE DESCRIBED LOTS 37, 38 AND 39 IN SAID BLOCK 3, IN SAID PEOPLE'S ORLAND PARK ADDITION TO ORLAND PARK AFORESAID.

PERMANENT TAX NUMBERS: 27-09-105-007; 27-09-105-009

2008-1508

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