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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 KEXL 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 ACENT 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. POWERS YOU GIVE YOUR AGENT ARE EXPLAPTED 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 APOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

POWER OF ATTORNEY, made this 27th day of July, 1995

1. I. Emily Zouras, a spinster, of 8161 Smith Ln., River Grove, Illinois, hereby appoint: Nick Zouras of 8161, Smith Ln., River Grove, Illinois, 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

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#### MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGORY.)

- a. Real estate transactions.
- b. Financial institution transactions.
- e. Stock and bond transactions:
- d. Tangible personal property transactions.
- e. Sufe deposit box transactions.
- f. Insurance and annuity transactions.
- g. Retirement plan transactions.
- h. Social Security, employment and military service -benefits.
- i. Tax matters,
- i. Claims and litigation.
- k. Lemmodity and option transactions.
- I. Buariess operations.
- m. Bortowing 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 prohibition or conditions on the sale of particular stock or real estate or special rules on borrowing by the agent): Clonts

#### NO SPECIFIC LIMITATIONS

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 revoked, amend any trust specifically referred to below):

I hereby grant to my attorney-in-fact full power to execute a note and mortgage in favor of Columbia National Bank Mortgage Company in the principal amount of \$200,000.00, such mortgage to affect title to real estate commonly known as 333 W. Dempster, DesPlaines, Illinois, and legally described in the attached Exhibit A, together with all other loan instruments and other documents incidental thereto.

(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) names 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 recomple 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. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTOKNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OF OURATION IS MADE BY INITIALING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:)

- 6. (x) This power of attorney shall become effective on July 27, 1995. Cinsert 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. (x) This power of attorney shall terminate on December 31, 1995. (insert a future date or event, such as court determination of your disability, when you want this power to terminate prior to your death)
- (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 legally disabled, resign or refuse to act,

I name the following (each to act alone and successively, in the order named) as successor(s) to such agent:

#### NO SUCCESSOR AGENTS NAMED

(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 PARAGRAPHS. THE COURT WILL APPOINT THE PERSON NOMINATED BY YOU IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS AND WELFARE, YOU MAY, BUT ARE NOT REQUIRED TO, NOMINATE AS YOUR GUARDIAN(S) THE SAME PERSON NAMED IN THIS FORM AS YOUR AGENT.)

9. If a guardian of my person is to be appointed, I nominate the following to serve as such guardian:

#### NO GUARDIAN NAMED

(insert name and address of nominated gourdian of the person).

10. If a guardian of my estate (my property) is to be appointed, I nominate the following to serve as such guardian:

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#### NO GUARDIAN NAMED

(insert name and address).

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

signed:

principal

(YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE SPECIMEN SIGNATURE IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.)

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# UNOFFICIAL COPY

Specimen signatures of agent (and successors):	I certify that the signa- tures of my agent (and successors) are correct.
(ngent)	(principal)
(successor agent)	(principal)
(successor agent)	(principal)
(THIS POWER OF ATTORNEY WILL USING THE FORM BELOW.)	L NOT BE EFFECTIVE UNLESS IT IS NOTARIZED,

The undersigned, a notary public in and for the above county and state, certifies that Emily Zouras, a spinster,—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: (16/27, 1995) (SEAL)

STATE OF MC

COUNTY OF Coon

NOTARY PUBI

OFFICIAL SEAL

My commissi price Diversion expires 10/20/96

(THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.)

This document was prepared by: Anthony F. Spina, 7610 W. North Avenue, Elmwood Park, Illinois 60635 (433-2800)

MAIL TO: Columbia National Bank 5231 North Harlem Ave. Chicago, IL 60656 Loan No. 395889

#### EXHIBIT A

Lot 7 in Block 9 in Waycinden Park, being a subdivision in the North 1/2 of Section 24, Township 41 North, Range 11 East of the Third Principal Meridian, according to the Plat thereof registered in the Office of the Registrar of Titles of Cook County, Illinois on October 10, 1957 as Document LR 1763126 and reregistered on December 10, 1957 as Document LR 1772965.

PIN: 08-24-202-503

Commonly known as 333-Dempster, DesPlaines, IL.

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