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ATTORNEYS AT LAW

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COOK COUNTY RECORDER
DEPT-10 PENALTY \$22.00

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY

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 PLEAS, 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 FEELS 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 EVEN HEREIN THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE TO YOUR AGENT ARE EXERCISED MORE FULLY IN SECTION 8-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY," OR PROPERTY LAW" IF WHEN THIS FORM IS A PART (SEE BACK OF THIS FORM) THAT THE 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 25th day of August 1996
JAMES EDWARD ERBE of 25 ATLANTIC AVENUE
N. HAMPSHIRE, NH Agent
hereby appoints DANIEL T. FRANKENBERG of 400 E. MAIN ST., BARRINGTON Illinois

as my attorney-in-fact to act for me and in my name, in any way that I could do in person, with respect to the following powers but subject to any limitations set forth in paragraph 8 or 9 of this form:

- (a) Real estate transactions
- (b) Personal care and transactions
- (c) Stock and bond transactions
- (d) Tangible personal property transactions
- (e) Self support health care decisions
- (f) Insurance and annuity transactions
- (g) Retirement plan transactions
- (h) Social security, employment or military service benefits
- (i) Tax matters
- (j) Claims and litigation
- (k) Custody and estate transactions
- (l) Business operations
- (m) Borrowing monies
- (n) Bank transactions
- (o) All other property powers and transactions

8. The powers granted above shall not include the following powers or shall be modified or limited in the following manner:

9. In addition to the powers granted above, I grant my agent the following powers:

10. My agent shall have the right by written instrument to delegate to any or all of the foregoing powers involving discretionary decision-making to any person or persons whom he or she may select, but such delegation may be amended or revoked by my agent, including any successor, named by me who is acting under this power of attorney at the time of revocation.

11. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney.

12. This power of attorney shall become effective on THE DATE OF EXECUTION OF THIS DOCUMENT.

13. This power of attorney shall terminate on THE CLOSING AND DISBURSMENT ON 1994 CHURCH DR.,
LAVERGNE, IL 60050

14. If any agent named by me shall die, become legally disabled, resign or refuse to act, I hereby nominate the following as successor to such agent, to act alone and exclusively, in the order named:

15. If a guardian of my person is needed to be appointed, I nominate the following person to act as my guardian:

16. If a guardian of my estate (property) is needed to be appointed, I nominate the following person to act as my guardian of my estate:

17. 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.

Principal James Erbe Agent
I certify that the signature of my agent/successors are correct.

Agent Principal
Agent Principal
Agent Principal

New Hampshire, County of Rockingham
State of Illinois, County of Cook, Ill.

The undersigned, a Notary Public in and for the County and State above, certifies that the principal herein is personally known to be the same person whose name is subscribed as principal in this power of attorney, appeared before me and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes set forth therein, and certification of the signatures thereto.

Date August 20 1996 Brenda H. Berube
Notary Public

This document prepared by Pindarski & Pindarski, Ltd.
115 West Colfax
Palatka, Illinois 60467

BRENDA H. BERUBE
* NOTARY PUBLIC - NEW HAMPSHIRE *
My Commission Expires June 5, 2001

Mail to
25 Atlantic Avenue
North Hampton, NH 03060
Barrington, IL 60015



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Section 2-4. Expansion 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 power form, the effect will be to grant the agent all of the principal's rights, powers and limitations 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 the authority to exercise such 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 to the extent of authority, whether the principal's interests are direct or indirect, vested or contingent, legal, equitable or contractual, as a joint tenant or tenant in common or not, in any other form; but the agent will not have power under any of the statutory categories (a) through (g) to make gifts of the principal's property, to exercise powers of appointment or to change any beneficiary whom the principal has designated, or to the principal's interests at death under any will, trust, joint tenancy, beneficiary 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 interests when granted powers are exercised, the agent will be required to use discretion in the exercise of the principal's non-granted powers with the terms of the statutory power of attorney 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, agreements and enter into all agreements and to incur any debt 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, lease and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of disposition under any land trust) without all real, sale proceeds and earnings from any such conveyance, assign and accept title to real estate; grant easements, or any other rights and release rights of easement with respect to real estate on the land trusts and exercise all powers under land trusts held, possess, maintain, improve, manage, subdivide, manage, operate and insure real estate; pay, collect, purchase and operate 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 buy and sell, open, maintain and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings 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, shares, 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; enter into voting trusts and consent 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.

(d) Tangible personal property transactions. The agent is authorized to buy and sell, lease, exchange, collect, possess and take title to all tangible personal property, move, store, ship, receive, maintain, repair, improve, manage, preserve, guard and otherwise manage tangible personal property; and, in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.

(e) Safe deposit box transactions. The agent is authorized to open, receive and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract and to surrender any safe deposit box; and, in general, exercise all powers with respect to safe 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; any premiums or assessments on or surrender and collect all distributions, proceeds 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 nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee 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 accounts 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; see the last, settle or abandon any claim or application or assistance under any federal, state, local or foreign statute or regulation; control, deposit in 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 pay all taxes, obtain due for 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 revenue agency 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 institute, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or against the principal or any property interest of the principal; collect and receipt 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, carry, settle and exercise commodities futures contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions; establish or continue margin accounts for the principal with any securities brokerage; 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 to conduct any business (which term includes, without limitation, and farming, manufacturing, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or other legal entity; operate, buy, sell, expand, contract, terminate or liquidate any business; if an owner, supervisor, manager or participant in the operation of any business, act as an agent, representative and discharge business managers, employees, agents, licensees, 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, discharge, 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, and exercise, demand, sue for, claim and recover any legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; assert, defend, litigate 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 representatives of the estate of the principal; and, in general, exercise all powers with respect to trusts 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 alter 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 specifically authorized in that and is given, and specific references to the trust in issue, in the statutory 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 limits 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 power form.

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LOT 15 IN CHEVIOT HILLS OF INVERNESS, UNIT NO. 1, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE VILLAGE OF INVERNESS, ILLINOIS.

COMMON ADDRESS: 1944 CHEVIOT DRIVE, INVERNESS, ILLINOIS 60010

PERMANENT INDEX NUMBER: 02-18-101-018

END OF SCHEDULE A

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