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COOK COUNTY RECORDER

CENTENNIAL TITLE INCORPORATED

POWER OF ATTORNEY FOR PROPERTY

INTRODUCTORY NOTE

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The purpose of this POWER OF ATTORNEY FOR PROPERTY is to give the person you designate, who will be called your agent in this document, 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 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 body of the form, 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" which is attached to this form.

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1. I, ANN N. HOE, of 549 Hill Terrace, #304, Winnetka, Cook County, Illinois, hereby appoint EDWARD J. O'CONNELL, Attorney at Law, who maintains offices for the practice of law at 312 West Randolph, #200,

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Chicago, Cook County, Illinois, as my attorney-in-fact, who shall be called my agent in this document, to act for me and in my name (in any 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 limitation or additions to the specified powers listed in paragraph 2 or 3 below:

(a) Real estate transactions.

(b) Borrowing transactions.

2. The powers granted above shall not include any specific limitations or prohibitions.

3. In addition to the powers granted above, and in greater specificity, I grant my agent the following powers:

(a) The power to represent me at the purchase and conveyance of that certain real estate commonly known as 555 Briar Street, Kenilworth, Illinois, which is legally described as follows:

Lot 6 in Manus Indian Hill Subdivision Number 4 being a Subdivision of the North 5.33 1/3 chains of that part of the South 1/2 of the North West 1/4 of Section 28, Township 42 North, Range 13 lying East of Center of Church Road in Cook County, Illinois,

*East of The Third Principal Meridian

and the permanent index number of which is: 05-28-207-002.

(b) The power to sign in my name and on my behalf an Installment Note and a Mortgage (or Trust Deed) the proceeds of which are used in the purchase of the aforesaid real property, and in my name to make, execute, acknowledge, and deliver such instrument or instruments and I agree and understand that I shall be bound to the terms of such documents which are signed by the attorney in fact herein appointed.

(c) The power to sign in my name and on my behalf all other documents which are deemed necessary and/or appropriate in regard

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to the purchase of the aforesaid real property, including, but not limited to, other documents presented by my lender, the Settlement Statement (HUD-1), the Real Estate Transfer Tax Declarations, the Sellers' Closing Statement, and ALTA forms.

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.

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

6. This power of attorney shall become effective on November 25, 1996.

7. This power of attorney shall terminate on March 31, 1997.

8. If a guardian of my estate (my property) is to be appointed during the period of this Power of Attorney, I nominate the agent acting under this Power of Attorney as such guardian to serve without bond or security.

9. My social security number is: 331 - 42 - 9767.

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.

This Power of Attorney for Property is signed on the 25th day of November, 1996.

Ann M. Jure
Principal

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You may, but are not required to, require a specimen signature below. If you include a power of attorney, you must complete signatures of the agents.

Specimen signature of agent

I

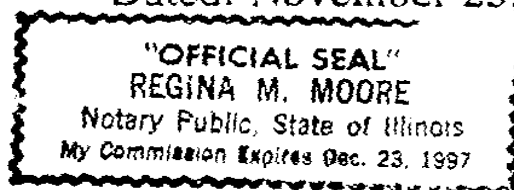
Edward J. O'Connell
Agent

Ann N. Hoee
Principal

State of Illinois }
County of Cook } §§

The undersigned, a notary public in and for the above state, certifies that ANN N. HOOE, known to me to be the same whose name is subscribed as principal to the foregoing power of attorney, appeared before me in person and acknowledged signing and delivery of the instrument as the free and voluntary act of the principal, for the purposes therein set forth and I certify to the correctness of the signature of the agent.

Dated: November 25, 1996



Regina M. Moore
Notary Public

My commission expires: _____

This instrument was prepared by and should be returned to:

Edward J. O'Connell
Attorney at Law
312 West Randolph, Suite 200
Chicago, IL. 60606

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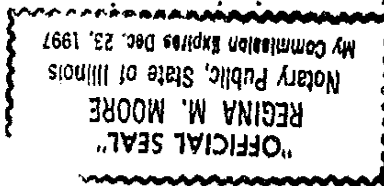
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Edward J. O'Connell
Attorney at Law
312 West Randolph, Suite 200
Chicago, IL, 60606

This instrument was prepared by and should be returned to:

My commission expires: _____



Dated: November 25, 1996

Notary Public

Regina M. Moore

The undersigned, a notary public in and for the above county and state, certifies that ANN N. HOE, 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 I certify to the correctness of the signature of the agent.

State of Illinois }
} §§
County of Cook }

Agent

Edward J. O'Connell

Specimen signature of agent

Principal

Ann N. Hoe

I certify that the signature of my agent is correct.

You may, but are not required to, request your agent to provide a specimen signature below. If you include a specimen signature in this power of attorney, you must complete the certification opposite the signatures of the agents.

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Section 3-4. Explanation of powers granted in the statutory short form of 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 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 to to assume control of or responsibility for the principal's property or affairs; but when granted will be liable for negligent exercise. The agent may act in person or through others reasonable 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 reasonable 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 includes, without limitation, real estate subject to a land trust and all beneficial interest 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 legal 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 transactions which the principal could if present and under no legal 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 safekeep 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 legal 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, restore, maintain, repair, improve, manage, preserve, insure and safekeep 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.

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(e) Safe deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or 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); pay 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 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 benefit 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 regulate; 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; claim, sue 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 or against the principal or any property interests 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, convey, settle and exercise commodities futures contracts and call and

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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 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 proprietorship, 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 personal property as security for such purposes; sign, renew, extend, 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, disclaim, 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 any interest in and exercise any power over any legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; assert 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 reference to the trust is 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 limits the generality of this category (o) 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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