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ILLINOIS STATUTORY DURABLE 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 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. THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE.

① 72-93-207 PA NC/DP

POWER OF ATTORNEY made this 31st day of May, 1994, revoking all powers of attorney heretofore made by me

3500  
522.00  
522.00  
522.00

1. I, Florence Lerner, presently of 9530 Lamont, Skokie, Illinois 60077, hereby appoint my daughter, Rosemary Gill ("ROSEMARY") of 5606 South Blackstone, Chicago, Illinois 60637, 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 thereto), 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

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BOX 333-CTI

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- (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.

2. The powers granted above are unlimited.

3. In addition to the powers granted above, I expressly grant my Agent the following powers to act in my name, place and stead in any way which I myself could do; to the extent that I am permitted by law to act through an agent, with respect to the following matters and the power to do all things necessary to accomplish the same:

- (i) to renounce or disclaim any inheritance of mine whether by will or intestacy;
- (ii) to renounce or disclaim any insurance or pension proceeds that I would otherwise receive as a beneficiary;
- (iii) to exercise any power of appointment I may have, and the power to name or change joint tenants;
- (iv) to fund a revocable or irrevocable trust established by myself and to exercise any right I have to designate successor trustees under any trust I have or may create and to make transfers and additions to any trusts created by me or by any other person under which trust I may be a beneficiary;
- (v) to make gifts on my behalf of my property, including but not limited to gifts of any real property I may own, to or for the benefit of anyone or more of the members of a class consisting of my children, my grandchildren (including any adopted children and grandchildren) and my descendants, in any degree, whether presently living or born hereafter, including my agent, in such proportions and amounts without regard to equality, if said gifts, in the sole and absolute discretion of my said agent, are in my best interests for any reason, including the ultimate reduction or minimization of taxes of any kind or the creation of eligibility on my part for government benefits or entitlements of any kind or are for the

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support, maintenance or welfare of any member of the aforesaid class of persons; provided that my Agent when making gifts to the Agent or to anyone to whom the Agent owes a duty of support, the Agent shall only make gifts to that person for the health, education, or welfare of that person;

- (vi) to exercise my rights over and/or make decisions pertaining to my retirement plans, including individual retirement accounts, rollovers and voluntary contributions, to apply for and receive benefits thereunder;
- (vii) to act with respect to buy - sell agreements;
- (viii) to make loans and forgive debts;
- (ix) to make and complete charitable pledges;
- (x) to make all statutory elections and disclaimers;
- (xi) to prepare, execute, and file all income tax, gift other tax returns required by the laws of the United States or of any state or subdivision thereof for all years subsequent hereto; to confer with revenue agents, execute and file refund claims, collect any tax refunds, execute agreements extending the statute of limitations, represent the principal or obtain representation for the principal before the Tax Court of the United States or any other court in connection with all income, gift or other tax matters. To file Federal Form 2848 and any similar state forms may be necessary and permissible by the taxing authority;
- (xii) to change the domicile of the principal for any and all purposes; and
- (xiii) to represent the principal in all matters before the Social Security Administration, any state Medicaid agency, or any other governmental agency in charge of benefits and entitlement programs, including, but not limited to, the power to make an application for benefits, and appeal the denial, reduction or discontinuation of benefits. To represent the principal in all matters before any governmental agency, board or tribunal on the federal, state or local level.

4. My Agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary

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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.

(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED 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 THE DEATH OF THE PRINCIPAL UNLESS A LIMITATION OF THE BEGINNING DATE OR DURATION IS MADE BELOW.)

6. This power of attorney shall become effective on the date hereof.

7. This power of attorney shall terminate upon my death, unless sooner revoked by me.

8. If ROSEMARY shall die, become incompetent, resign or refuse to accept the office of Agent or become unavailable ("Unavailability"), I name my daughter, Susan L. Melsky of 2224 Wesley, Evanston, Illinois 60701, as Successor Agent to ROSEMARY. (For purposes of this paragraph 8, a person shall be considered to be incompetent or unable to make financial decisions 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).

9. I will not question the sufficiency of any instrument executed by my Agent pursuant to the powers granted herein, notwithstanding that this instrument fails to recite the consideration therefor or recites merely nominal consideration; any person dealing with the subject matter of such instrument may do so as if full consideration therefore had been expressed therein.

10. If a guardian of my estate (my property) is to be appointed, I nominate my Agent to serve as such guardian to serve without bond or security.

11. To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and that revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation or termination shall have been received by such third party, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against

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Dated: March 31, 1995

*Barbara N. Fox*  
OFFICIAL SEAL  
Notary Public  
BARBARA N. FOX  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 10/24/96

This document was prepared by:

Barbara N. Fox  
111 West Washington Street  
Suite 707  
Chicago, Illinois 60602  
(312) 541-0151

Child Development Center  
#94165  
December 19, 1994

Return to Rosemary Hill  
5606 S. Blackstone  
Chicago Illinois 60637

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97002601

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## CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1401 007643207 D2

STREET ADDRESS: 9430 LAMON

CITY: SKOKIE

COUNTY: COOK

TAX NUMBER: 10-16-204-020-1057

. DEPT-01 RECORDING \$35.00  
. T#0012 TRAM 3580 01/02/97 14:42:00  
. #5309 # CG #-97-002601  
. COOK COUNTY RECORDER  
. DEPT-10 PENALTY \$32.00

### LEGAL DESCRIPTION:

#### PARCEL 1:

UNIT NUMBER 377, AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE (HEREINAFTER REFERRED TO AS 'PARCEL'): THAT PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 16, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF THE EAST 33 RODS OF SAID NORTHEAST 1/4; THENCE SOUTH 00 DEGREES 03 MINUTES 30 SECONDS WEST ON THE WEST LINE OF SAID EAST 33 RODS OF THE NORTHEAST 1/4, A DISTANCE OF 239.1 FEET; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 59.83 FEET TO THE POINT OF BEGINNING OF THE TRACT OF LAND HEREINAFTER DESCRIBED; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 189 FEET; THENCE SOUTH 90 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 66.5 FEET; THENCE SOUTH 75 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 169.08 FEET; THENCE NORTH 15 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 79 FEET; THENCE NORTH 75 DEGREES 00 MINUTES 00 SECONDS EAST, A DISTANCE OF 174.55 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 33.55 FEET; THENCE NORTH 75 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 174.55 FEET; THENCE NORTH 15 DEGREES 00 MINUTES 00 SECONDS EAST, A DISTANCE OF 79 FEET; THENCE SOUTH 75 DEGREES 00 MINUTES 00 SECONDS EAST, A DISTANCE OF 169.08 FEET; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST, A DISTANCE OF 66.5 FEET, TO THE POINT OF BEGINNING; WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM MADE BY HARRIS TRUST AND SAVINGS BANK, AN CORPORATION OF ILLINOIS, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 15, 1967 AND KNOWN AS TRUST NUMBER 32766, AND NOT INDIVIDUALLY, FILED IN THE OFFICE OF THE REGISTRAR OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER LR 2654915; TOGETHER WITH AN UNDIVIDED .9882 PERCENT INTEREST IN SAID PARCEL (EXCEPT FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION OF CONDOMINIUM AND SURVEY) IN COOK COUNTY, ILLINOIS

#### PARCEL 2:

EASEMENT FOR PARKING OVER SPACE NUMBER 56, FOR THE BENEFIT OF PARCEL 1, AS SET FORTH IN THE DECLARATION OF CONDOMINIUM OWNERSHIP AND OF EASEMENTS, COVENANTS AND RESTRICTIONS DATED OCTOBER 3, 1972 AND FILED IN THE OFFICE OF THE REGISTRAR OF TITLES OCTOBER 17, 1972 AS DOCUMENT NUMBER LR 2654915, AND AS CREATED BY DEED (OR MORTGAGE) FROM HARRIS TRUST AND SAVINGS BANK, A CORPORATION OF ILLINOIS, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 15, 1967 AND KNOWN AS TRUST NUMBER 32766 TO HYMAN LEO BRAMSON AND HANNAH BRAMSON, DATED MARCH 10, 1973 AND FILED APRIL 10, 1973 AS DOCUMENT NUMBER LR 2684859, IN COOK COUNTY, ILLINOIS

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## CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1401 007643207 D2  
STREET ADDRESS: 9430 LAMON  
CITY: SKOKIE COUNTY: COOK  
TAX NUMBER: 10-16-204-020-1057

### LEGAL DESCRIPTION:

PARCEL 3:

EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1, AS SET FORTH IN DECLARATION OF EASEMENTS, COVENANTS AND RESTRICTIONS DATED NOVEMBER 12, 1970 AND FILED IN THE OFFICE OF THE REGISTRAR OF TITLES NOVEMBER 17, 1970 AS DOCUMENT NUMBER LR 2530976 AND AS CREATED BY DEED (OR MORTGAGE) FROM HARRIS TRUST AND SAVINGS BANK, A CORPORATION OF ILLINOIS, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 15, 1967 AND KNOWN AS TRUST NUMBER 32766 TO YMAN LEO BRAMSON AND HANNAH BRAMSON DATED MARCH 10, 1973 AND FILED APRIL 10, 1973 AS DOCUMENT NUMBER LR 2684859 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS

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