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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

DURABLE POWER OF ATTORNEY

97077254

Legal Description

(The space above for Recorder's use only)

SEE EXHIBIT \*A: ATTACHED HERETO FOR LEGAL

Street Address 2512 N. Bosworth, #408 Chicago, IL

LAWYER THE INSURANCE CORPORATION

Permanent tax Gudex # 14-29-311-043-1034

(The above can be deleted if real estate not subject to the Power of Attorney.)

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE 30.000 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 MELT A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAXEN 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 AGAINTS UNDER THIS FORM BUT NOT CO-AGENTS. UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANINER 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 LIFTTIME, 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 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 ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.

POWER OF ATTORNEY made this 30th day of January, 1997.

I, Jeanette B. Ventura hereby appoint: my husband, Robert Ventura 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:

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LAWYERS TITLE INSURANCE CORPORATION

SCHEDULE A CONTINUED - CASE NO. 97-00224

#### LEGAL DESCRIPTION:

Unit No. 408, P-9, S-34 in Altgeld Commons Loft Condominium, together with its undivided percentage interest in the common elements, as defined and delineated in the Declaration of Condominium recorded as Document Number 94526886, as A, East.

Observed to the country Clarks Office amended from time to time, in the Southwest 1/4 of Section 29, Township 40 Worth, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

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(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) Tix matters.
- (j) Claus and litigation.
- (k) Commodity and option transactions.
- (1) 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 there 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):
- 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 cenants or revoke or amend any trust specifically referred to below):
- (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 INCORRED 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. (THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOCATION. 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. (x) This power of attorney shall become effective on the execution of this document. (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. (x) This power of attorney shall terminate on February 15. 1997. (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 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:

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 quable to give prompt and intelligent consideration to business matters, as certified by a licensed physician. (IF YOU WISH TO NIME YOUR AGENT AS GUARDIAN OF YOUR ESTATE. IN THE EVENT A COURT DECIDED THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO TO SO BY RETAINING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT PINDS 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.

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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 Vincipal)

(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 AGENTS.)

Specimen signatures of agent (and successors)

(agent)

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

(principal)

andies

Notary Public

(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FOLM BELOW.)

State of Allerris ) ss

The undersigned, a notary public in and for the above county and state, certifies that Jeanette Vertura known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me is person and acknowledged signing and delivering the instrument as the tree and voluntary act of the principal, for the uses and purposes therein set forth (, and certified to the correctness of the signature (s)).

"OFFICIAL SEAL"

Dated: 1/30/97 (SEAL) My Community State of Hillingis &

My commission expires: 2/24/99

(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:

David J. Moore, Esq.

250 Market Square

Lake Forest, Illinois 60045

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A. T. WAR.

Section 3-4 of the Illinois 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 he 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 well have authority to exercise each granted powers that appear on the lace 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 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 (b) to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designed to take the principal's interests at death under any will, trust, joint tenancy, hemeficiary form or contractual arrangement. The agent will be under no duty to exercise granted menericiary rous or contractual arrangement. The agent will be under no duty to exercise granted powers or to alsume 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 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 will have authority to sign and deliver all instruments, negotiate and enter for that purpose will have authority to sign and deliver all instruments, negotiate and enter into all agreemer, a and do all other acts reasonably necessary to implement the exercise of the powers granted to the ejant.

- (a) Real estate transactions. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term is closes, 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 excaining from leal estate; convey, assign and accept title to real estate; grant essents, create conditions and talease rights of homestead with respect to real estate; create land trusts and exercise all powers when, land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insire xeal 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 to itsability.
- (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, trusts 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 dischility.
- (c) Stock and bond transactions. The agent is anthorized to: buy and sell all types of securities (which term includes, without limitation, stocks, bonds, sutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, cortificates and other evidences of comership 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 convent to limitations on the right to wote; and, in general, exercise all powers with respect to securities which the principal could to wote; 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, emchange, collect, possess and take title to all tangible personal property; move, store, ship, restore, maintain, repair, improve, manage, preserve, insure and safekeep timbile personal property; and, in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.
- (a) Safe deposit box transactions. The equat is authorized to: open, continue and have access to all safe deposit boxes; sign, rense, release or terminate any safe deposit confirmit; drill or surrender any safe deposit box; and, in general, exercise all powers with respect to take 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, remew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile casualty, property er 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 monqualified pension, profit sharing, stock homes, employee savings and other retire 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 colf-directel retirement plan; accounts; exercise all investment powers with respect to retirement plans and neturement plan account helances which the principal could if present and under no disability.

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- (h) Social Security, unamployment and military service benefits. The agent is authorized to: prepare, sign and file any claim or application for Social Security unamployment or military service benefits; sue for, settle or shandon 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 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; 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 sugn 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.
- (3) Choice and litigation. The agent is authorized to: institute, prosecute, defend, abandon, comprosize, arbitrate, settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receipt for any claim or settlement proceeds and maive or release all rights of the principal; employ attorneys and others and enter into contingency agreements and other contracts as necessary in commentum with litigation; and, in general, exercise all powers with raspert to claims and litigation which the principal could if present and under no disability.
- (it) Commodity and option transactions. The agent is authorized to: buy, sell, exchange, assign, convey, 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 comminue option accounts for the principal with any securities or futures broker; and, in general, correlate all powers with respect to commodities and options which the principal could if present and index no disability.
- (1) Business operations. The a ent is suthorized to: organize or continue and conduct any business (which term includes, without finitation, any forming, manufacturing, service, mining, matalling or other type of business operation) in any form, whether as a proprietorship, joint menture, partnership, comporation, trust or comercial legal entity; operate, buy, sell, expand, contract, berminate or liquidate any business; direct, control, supervise, manage or participate in the aperation of any business and engage, compensate and lischarge business managers, amployees, acoustants and consultants; and, in garwall, exercise all powers with respect to business interests and operations which the principal could if present and under no disability.
- (a) Sorrowing transactions. The agent is author, or to: borrow money; mortgage or pledge any Test estate or tangible or intengible personal property as country 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 situability.
- in) Estate transactions. The agent is authorized to: accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sue for, claim and recover my legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; assert any 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 central; establish a revocable trust solely for the benefit of the principal that terminates at the death of 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 state of the principal could are general, exercise all powers with respect to estates and trusts which the principal could if present and under no distability; provided, however, that the agent may not make it changes a will and may not revoke or essent a trust revocable or essentiable by the principal or tenders the frustes and may not revoke or essent a trust revocable or essentiable by the principal or tenders the frustes of any trust for the benefit of the principal to pay income or principal to the agent relass specific enthority to that end is given, and specific reference to the trust is under in the statutory exceptive form.
- (e) 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 groperty, except to the extent the principal limits the generality of this category (e) by striking est one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

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