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COOK COUNTY RECORDER

AMERICAN LEGAL FORMS CO. 1996 Form No. 873
CHICAGO, IL 60677-7722

Page 1

State Power of Attorney Act Official Statutory Form
6 Rev. 2001, C. 1100, 2000-3, Effective Jan. 1, 1990

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 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 DEAF, DUMB, OR MENTALLY INCAPABLE. 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 22 day of May 1997

I, Mary E. O'Nally, 5755 Byron St. Chicago, IL 60631

hereby appoint: Dennis O'Nally, 5755 Byron St Chicago, IL 60631

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 or conditions 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 DENICATED 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.)

- | | | |
|---|---|--|
| <input type="checkbox"/> Real estate transactions. | <input type="checkbox"/> Retirement plan transactions. | <input type="checkbox"/> Business operations. |
| <input type="checkbox"/> Financial institution transactions. | <input type="checkbox"/> Social Security, employment and military service benefits. | <input type="checkbox"/> Borrowing transactions. |
| <input type="checkbox"/> Stock and bond transactions. | <input type="checkbox"/> Tax matters. | <input type="checkbox"/> Estate transactions. |
| <input type="checkbox"/> Tangible personal property transactions. | <input type="checkbox"/> Claims and litigation. | <input type="checkbox"/> All other property powers and transactions. |
| <input type="checkbox"/> Safe deposit box transactions. | <input type="checkbox"/> Company and option transactions. | |
| <input type="checkbox"/> Insurance and annuity 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 manner (here 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 a special rule on borrowing by the agent):

3. In addition to the powers granted above, I grant my agent the following powers that you may add any other delegate's powers including, without limitation, power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants or revests or control 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 annulled or revoked by my agent (including any successor) agreed by me when it or they make this power of attorney.

BOX 333-CTT

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5. My agent shall be entitled to reasonable compensation for services rendered as agent under the terms of this power of attorney.
(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. AGENT AGREEMENT OR REVOCATION, THE 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 INITIALIZING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:)

6. (x) This power of attorney shall become effective on MAY 23, 1997

(Insert a future date or event during your lifetime, such as exact date/anniversary of your death, when you want this power to first take effect.)

7. () This power of attorney shall terminate on _____
(Insert a future date or event, such as exact date/anniversary of your death, 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 SUCCESSORS IN THE FOLLOWING PARAGRAPH(S):

8. If my agent named by me shall die, become incompetent, resign or refuse to accept the office of agent, I name the following (first to act alone and successively, in the order named) as successors 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 unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician.

IF YOU WISH TO NAME YOUR AGENT AS GUARDIAN OF YOUR ESTATE, IN THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY RETAINING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS 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 designate the agent named under this power of attorney as such guardian, to serve without bond or security.
10. I am fully advised as to all the contents of this form and understand the full import of this grant of powers to my agent.

Signed Mary E. O'Malley

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

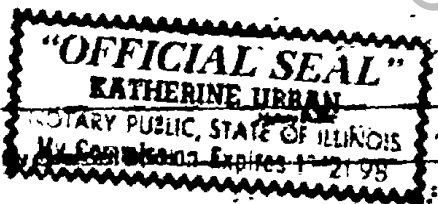
Specify signatures of agent (and successor) I certify that the signatures of my agent (and successor) are correct.
Devin O'Malley _____

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

Noted of Ill _____
County of Ill _____

The undersigned, a notary public in and for the above county and state, certifies that _____
known to me to be the same person whose name is subscribed as principal in the foregoing power of attorney, appeared before me in person and acknowledged signing and defining the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth, and advised to the contrary of the fact stated of the agent(s).

Dated May 22-97
(SEAL)
Katherine Urban



(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:
PREPARED BY Devin M. O'Malley

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TO: Deir M. O'Malley
5955 W. Byron
Chicago, Illinois 60634

OR RECORDS OFFICE BOX NO. _____

(The Above Space for Recorder's Use Only)

LEGAL DESCRIPTION:

5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

LOT 22 (THE EAST 8 FEET 4 INCHES THEREOF) AND LOT 23 (EXCEPT THE WEST 8 FEET 4 INCHES THEREOF) IN BLOCK 14 IN SUBDIVISION OF BLOCKS 9 TO 16 INCLUSIVE IN MARTIN LUTHER COLLEGE SUBDIVISION OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 20, TOWNSHIP 10 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

STREET ADDRESS: 5955 W. Byron

PERMANENT TAX INDEX NUMBER: 13-20-208-002-0000

THE SPACE ABOVE IS NOT PART OF OH-DEED STATUTORY FORM. IT IS ONLY FOR THE AGENT'S USE IN RECORDING THIS FORM WHEN NECESSARY FOR REAL ESTATE TRANSACTIONS.

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 effect of any of the following categories is retained (not struck out) in a statutory property power for a, the effect will be to grant the agent all of the principal's rights, powers and authorities 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 this form. The agent will have authority to exercise each retained 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 at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or constructive. (a) Joint tenancy or tenancy in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (c) to make gifts 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 contract 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 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 compliance 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 and will have authority to sign and deliver all instruments, register and enter into all agreements and do all other acts 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, rent and lease real estate (which term includes, without limitation, real estate subject to a leasehold and all beneficial interests in and powers of disposition under any leasehold); collect all rent, sale proceeds and earnings from and enforce leases; assign and accept title to real estate; grant easements; create conditions and release rights of beneficial with respect to real estate; create leaseholds and exercise all powers under leaseholds; hold, possess, encumber, repair, improve, subdivide, mortgage, operate and insure real estate; pay, work out, protect 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 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 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 dispose of dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or deliverable with respect to securities; exercise all voting rights with respect to securities in accordance with the terms of the securities; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.

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(k) **Sole deposit bank transactions.** The agent is authorized to open, continue and have access to all sole deposit bank: sign, amend, refuse or terminate any sole deposit contract; and, in general, exercise all powers with respect to sole deposit matters which the principal could if present and under no disability.

(l) **Insurance and annuity transactions.** The agent is authorized to procure, receive, continue, amend, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile liability, property or liability insurance); pay premiums or assessments on or to surrender and collect all death benefits, 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.

(m) **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 investment 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.

(n) **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 and for, within or otherwise pay 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.

(o) **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 due; and receive all tax refunds; exercise and copy all the principal's tax returns and records; represent the principal before any federal, state or local court, agency or taxing body and sign and deliver all tax powers of attorney or other documents which may be necessary for such purposes; advise, sign and file 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.

(p) **Claims and litigation.** The agent is authorized to: initiate, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim to loss of or against the principal or any property interests of the principal; collect or deposit for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into consulting 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.

(q) **Commodity and option transactions.** The agent is authorized to buy, sell, exchange, assign, convey, settle and exercise commodity futures contracts and call and put options on stocks and stock index traded on a regulated options exchange or (c) act and receipt for all proceeds of any such transactions; establish or maintain 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.

(r) **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, control, terminate or liquidate any business; direct, control, supervise, manage or participate in the operation of any business and manage, compromise 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.

(s) **Borrowing transactions.** The agent is authorized to borrow money, mortgages or pledge any real estate or tangible or intangible personal property as security for such purposes; sign, receive, extend, pay and satisfy any notes or other forms of obligations; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could if present and under no disability.

(t) **Trusts transactions.** The agent is authorized to: accept, receipt for, execute, refuse, reject, renounce, resign, decline, demand, set aside and recover any type of, interest, devise, gift or other property in trust or payment due or payable to or for the principal; accept any interest in and exercise any powers 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 set aside or change a will and may set aside or amend a trust revocable or distributable by the principal or acquire 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 is made in the instrument to the statutory property power form.

(u) **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 (t) or by specifying other limitations in the statutory property power form.

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