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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(Effective January 1, 1990)

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 PLEAD, FILE, 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 IN YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, (INCLUDING AMOUNTS) 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, IT WILL BE THE MAXIMUM PROVIDED BELOW. UNLESS YOU REVOKES THIS POWER OR A COURT ACTUALLY TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GRANTED HEREIN THROUGHOUT YOUR LIFE TIME. (VEN AT IT YOU BECOME DISABILITY, THE POWER IS YET GIVE YOUR AGENT ANY EXPANDED POWER PURSUANT TO SECTION 3 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 EXPRESSESLY 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 *27th October 1997*

Caroline K. Krause, 7001 W. Fullerton, Northbrook, IL
Dinner Maile Nowotsky, 5331 W. Bryn Mawr, Chicago, IL

As my attorney-in-fact (my "agent") to act for me and in my name (in any way I would act in person) with respect to the following powers, as defined in Section 3-6 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 indicated 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 OUT 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.)

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| (a) Real estate transactions. | (b) Tax matters. |
| (b) Financial institution transactions. | (c) Claims and litigation. |
| (c) Stock and bond transactions. | (d) Commodity and option transactions. |
| (d) Tangible personal property (household). | (e) Business operations. |
| (e) Safe deposit box transactions. | (f) Borrowing transactions. |
| (f) Insurance and annuity transactions. | (g) Estate transactions. |
| (g) Statement plan transactions. | (h) All other property transfers and transactions. |
| (h) Social security, employment and military benefits. | |

(LIMITATIONS OR 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 restricted or limited in the following particulars (here you may include any specific limitations you deem appropriate, such as a prohibition or conditions on the sale of securities, real estate or special dues or borrowing by the agent):

No Limitations.

3. In addition to the powers granted above, I grant my agent the following powers (here you may add any other reasonable powers including, without limitation, power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants or revocable or irrevocable trust specifically referred to below):

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(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO CHARGE THE AGENT TO PROBABLY 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 IS 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 my selection of persons whom my agent may select, but such delegation may be terminated or revoked by my agent (including any successor) named by the who is acting under the power of attorney at the time of reference.

(YOUR AGENT WILL BE ENTITLED TO REASONABLE COMPENSATION FOR ALL REASONABLE EXPENSES INCURRED 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, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS DRAFTED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A TERMINATION DATE OR DURATION IS MADE BY DRAFTING AND COMPLETION LITERALLY (NOTH) OF THE FOLLOWING.)

6. (1) This power of attorney shall become effective on *THIS DAY*

Print a date day or month, year, and an hour/duration if you desire.
When you want the power to terminate prior to your death.

7. (2) This power of attorney shall terminate on *DEATH*

Print a date day or month, year, and an hour/duration if you desire.
When you want the power to terminate prior to your death.

(IF YOU WISH TO NAME SUCCESSION AGENTS, INSERT THE NAME(S) AND ADDRESS(E) OF SUCH SUCCESSION(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 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 nominate the agent acting under this power of attorney as such guardian, to serve without bond or security.

(THE STATUTORY FORM CONTINUES ON PAGE II)

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10. I am fully informed as to all the contents of this form and understand the full import of the grant of power to my agent.

Signed Caroline Krause

(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)

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

Carrie M. Yauco-Yoshi Caroline Krause

(Indicate state)

(Indicate city)

(THIS POWER OF ATTORNEY WILL NOT BE EXECUTIVE UNLESS IT IS INDARDED, DURING THE FORM BELOW.)

Date of 16

1998

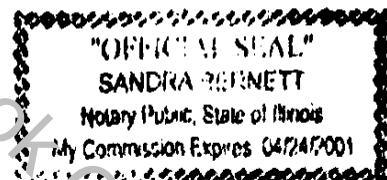
County of Cook

The undersigned, a Notary Public in and for the above county and state, certifies that Caroline Krause, known to me to be the same person whose name is substituted as principal to the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering the instrument as the true and voluntary act of the principal, for the uses and purposes set out in it, and verified to the correctness of the signature(s) of the agent(s).

Date: 10-27-97 (N.A.S.)

Sandra Bennett
Notary Public

My commission expires: 4-24-2001



THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSCRIBED IN THE AGENT'S NAME. WE HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.

This document was prepared by:

This document is provided free of charge by the ILLINOIS DEPARTMENT ON AGING,
421 East Capitol Avenue, Springfield, Illinois 62701, 1-800-252-8000 (Voice and TDD)

Excerpt required by Section 3-2 of the
ILLINOIS POWER OF ATTORNEY ACT
(Ill. Rev. Stat., Ch. 110 1/2, Par. 801 et seq.)

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 power held 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 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 at the time of exercise, whether the principal's interests are direct or indirect, visible 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 have power under any of the statutory categories (a) through (e) to make gifts of the principal's property, to exercise power to appoint to others or to change any beneficiary whom the principal has designated to hold 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 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 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 and will have authority to sign and deliver all instruments, negotiable and otherwise, and enter into all agreements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

(THE STATUTORY EXCERPT CONTINUES ON PAGE 2)

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(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 land trust and all beneficial interests 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 banks 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 disability.

(b) Financial institution transactions. The agent is authorized to: open, close, maintain 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 an account checks on any financial institution account or deposit; and, in general, exercise all powers with respect to financial institutions 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 enforce 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 in all tangible personal property; move, store, ship, return, maintain, repair, improve, manage, preserve, insure and safeguard 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, continue and have access to all safe deposit boxes, sign, renew, renew or terminate any safe deposit contract, add or subtract 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, receive, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which term includes, without limitation, life, accident, health, disability, automobile, liability, property or liability insurance); pay premiums or assignments 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 qualified or non-qualified 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: procure, sign and file any claim or application for Social Security, unemployment or military service benefits; sue or defend or administer any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit, draw on 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 income and declarations of estimated tax, copy all forms, claim, sue for and recover 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 by state, 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: maintain, prosecute, defend, abandon, compromise, and settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and/or sign for any claim of 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, lease, receive, settle and exercise commodity futures contracts and call and put options on stocks and stock indices based on a registered option exchange and collect and report for all proceeds of any such transactions; negotiate or consummate option accounts for the principal with any securities or futures broker, dealer, or 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, retailing, trading or other type of business operation) in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or other legal entity; acquire, buy, sell, expand, control, terminate or liquidate any business; direct, control, supervise, manage or participate in the operation of any business; 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 purpose; sign, assume, defend, sue and satisfy any notes or other forms of obligation; and, in general, exercise all powers with respect to borrowed and unsecured borrowing which the principal could if present and under no disability.

(n) Estate transactions. The agent is authorized to: accept, record for, prepare, reduce, reject, increase, assign, decline, demand, sue for, claim and receive any legacy, bequest, devise, gift or other property interest of, or right, title or power to or for the principal, retain any interest in and exercise any power over any bequest, devise 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 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 irrevocable by the principal or name 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 provide information to the trust as 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 (a) by striking out one or more of categories (i) through (o) or by specifying other limitations in the statutory property power form.

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File S1510805B - Legal Addendum

LEGAL: LOT 36 (EXCEPT THE WEST 22.5 FEET THEREOF) IN TALMAN AND THIELE'S HOWARD AVENUE AND NILES FIRST ADDITION, BEING A SUBDIVISION OF LOT 4 IN COUNTY CLERK'S DIVISION IN THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, TOGETHER WITH THAT PART (EXCEPT THE WEST 22.5 FEET THEREOF) OF LOT 5 IN COUNTY CLERK'S DIVISION OF THAT PART LYING EAST OF THE EAST LINE OF CHICAGO AND WAUKEGAN ROAD OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID LOT; THENCE WEST ALONG THE NORTH LINE OF SAID LOT TO THE NORTHWEST CORNER OF SAID LOT; THENCE SOUTH ALONG THE WEST LINE OF SAID LOT TO THE SOUTHEAST CORNER OF LOT 35 IN TALMAN AND THIELE'S HOWARD AVENUE NILES FIRST ADDITION, BEING A SUBDIVISION OF LOT 4 IN COUNTY CLERK'S DIVISION IN THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN; THENCE EAST ALONG THE SOUTH LINE OF SAID LOT 35 PRODUCED EAST TO THE EAST LINE OF LOT 5 AFORESAID; THENCE NORTH ALONG THE EAST LINE OF SAID LOT 5 TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

ADDRESS: 6945 W DOBSON
NILES, IL 60114

10-30-114-014

PIN: 10-30-114-016-0000

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