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Part 3 Powers of Attorney Act 1995 as made by section 20
D.S. 1995-03-01 filed 1995-03-02

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 PLEAD, PURCHASE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM IS NOT MEANT AS A DRAFT FOR AN 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 REVOCATE 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, BY LAW DEEMED, THE POWERS YOU GAVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS STATE SHORT FORM POWER OF ATTORNEY FOR PROFESSIONAL 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.

Powers of Attorney made this 14th day of DEC, 1997

ANNA JEAN RABIN 4900 W FOSTER #202 SKOKIE IL 60072
BRUCE RABIN 4441 GREENWOOD SKOKIE IL 60072

as my attorney-in-fact (my "agent") to act for me and in my name (in my way) would act as personal with respect to the following powers, as defined in Section 3-A 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:

(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 other service benefits
 - (i) Tax matters
 - (j) Client and litigation
 - (k) Commodity and option agreements
 - (l) Business operations
 - (m) Borrowing transactions
 - (n) Estate transactions
 - (o) All other property powers and transactions

11. 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, 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 special rules on borrowing by the agent:

D. 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, even if no power of appointment, power to change beneficiaries or right beneficiaries, or the like, or amend any trust created by reference 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 NOT HAVE DISCRETIONARY DECISION-MAKING IF YOU WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KISS THE NEXT SENTENCE. OTHERWISE IT SHOULD BE STRUCK OUT.

4. My agents shall have the right to enter into instruments to delegate any or all of the foregoing powers involved in discretionary decision-making to any person or persons whom I appoint my agent, but such delegation may be removed or revoked by any agent (including any successor) named by me while it is in effect under this power of attorney, at the time of revocation.

Rev. 200-CTI

NAME _____

STREET _____

ADDRESS _____

CITY _____

STATE _____

ZIP _____

OR RECORDER'S OFFICE BOX 410 _____

The Above Space for Recorder's Use Only

LEGAL DESCRIPTION

STREET ADDRESS _____

PERMANENT TAX INDEX NUMBER _____

THE SPACE ABOVE IS NOT PART OF OFFICIAL 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. The agent will have 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 authorities with respect to the types of property and transactions covered by the retained categories, subject to any limitations on the granted powers that appear on the face of this 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 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 less than legal, equitable or contractual, and whether or not held in any other form; but the agent will not have power under any of the statutory categories set forth below to make gifts of the principal's interests, to exercise authority to account to others or to change any beneficiary whom the principal has designated to receive the principal's interests in death, under the will or trust, or to pay any benefit or form of contractual arrangement. The agent will be under no duty to exercise granted powers or to assume responsibility for the principal's acts or omissions, 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, negotiate 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, title, estate, interest to a land trust and all beneficial interests in and powers of disposition under any land trust, convey, grant, lease, sublease, and earnings from real estate, jointly, assign and accept title to real estate, grant easements, create covenants and release rights of habitation with respect to real estate, lease, and assign and exercise all powers under land trusts, hold, possess, maintain, repair, improve, subdivide, manage, operate and lease real estate, collect rents and other income from 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 maintain bank, loan and deposit accounts of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions, and brokerage firms), deposit 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 settle all dividends, interest earnings, premiums, tax 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 to all tangible personal property; move, store, ship, restore, maintain, repair, inscribe, mark, preserve, assist and safe keep 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, 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; confirm, 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 sign and deliver all tax power 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 of 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 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 or intangible 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 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 distributed 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 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 specific reference to the same 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.

(THIS POWER OF ATTORNEY WILL NOT BE ENTITLED TO COMPENSATION UNLESS IT IS NOTARIZED OR SWORN TO IN A COURT OF LAW. SIGN AND DATE THIS DOCUMENT AND SIGN THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.)

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(THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ANY AMENDMENT, SUPPLEMENT, OR REVOCATION OF THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOU NOTIFY THE AGENT IN WRITING ON THE BEGINNING DATE OR DURATION IS MADE BY INITIATING AND COMPLETING EITHER (A) BOTH IN THE SAME WAY:

6. I _____ This power of attorney shall become effective on 12/14/97

7. I _____ This power of attorney shall terminate on _____

(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR AGENT(S) IN THE SPACES PROVIDED)

8. If any agent named by me shall die, become incompetent, resign or refuse to act or if other circumstances arise which make it necessary to change the person(s) to whom my authority is given, I name _____ as successor agent(s) to such agent(s).

For purposes of this paragraph 8, a person shall be considered to be incompetent if and while the person is a minor, or if the person is so disabled or impaired in discretion, judgment or reason that 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 ORDERS THAT YOUR ESTATE BE ADMANAGED, YOU MUST SIGN THIS FORM. YOU ARE NOT REQUIRED TO DO SO BY ACCORDING TO THE FOLLOWING PARAGRAPH. THE AGENT WILL ACT IN THE BEST INTERESTS OF THE PRINCIPAL AND WILL NOT CHARGE FEES FOR THIS SERVICE. THE AGENT WILL SERVE YOUR BEST INTERESTS AND WELFARE. STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.)

9. A guardian of my estate (my principal) is to be appointed. I nominate the agent to act under this power of attorney to serve as my guardian if and when my agent(s) is/are unable to do so.

10. I am fully informed as to all the contents of this form and understand the full import of the signatures placed on this document.

Signed John L. Cook

(YOU MAY BUT ARE NOT REQUIRED TO REQUEST YOUR AGENT AND SUCCESSOR AGENTS TO PROVIDE THEIR OWN SIGNATURES. IF YOU DO NOT WANT SIGNATURES, SIGN YOUR OWN NAME AND SIGN WITH YOUR OWN SIGNATURE. SIGNATURES IN THIS POWER OF ATTORNEY YOU MUST COMPLETE THE CERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENT(S).)

Specimen signatures of agent (and successors)

I certify that the signatures above are true and correct.

Agent

Successor Agent

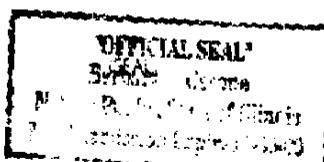
Successor Agent

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

State of Illinois _____
County of Cook _____
I, SS:

The undersigned, a notary public, is and for the above county and state, certifies that _____ is the same person whose name is subscribed as witness to the foregoing power of attorney, or if the undersigned is not the same person as the witness, that _____ is the true and voluntary act of the principal for the use and purpose therein intended, and that _____ is a notary public duly authorized to administer oaths and take acknowledgments in the county of _____, State of _____.

Dated 4-3-97



(THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM WHICH IS AN ATTORNEY, NOTARY PUBLIC, OR OTHER PROFESSIONAL PERSON)

The document was prepared by

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STREET ADDRESS: 4900 W. FOSTER, UNIT 202

CITY: SKOKIE

COUNTY: COOK

TAX NUMBER: 10-16 204-025-1014

LEGAL DESCRIPTION:

UNIT NO. 202 AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE (HEREINAFTER REFERRED TO AS "PARCEL")

THAT PART OF THE EAST HALF 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 SOUTHEAST 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 515.25 FEET; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST, A DISTANCE OF 18.56 FEET FOR THE POINT OF BEGINNING OF THE TRACT OF LAND HEREINAFTER DESCRIBED; THENCE SOUTH 30 DEGREES, 00 MINUTES, 00 SECONDS EAST, A DISTANCE OF 12.0 FEET; THENCE SOUTH 79 DEGREES, 36 MINUTES, 32 SECONDS WEST A DISTANCE OF 44.40 FEET; THENCE NORTH 00 DEGREES, 00 MINUTES, 00 SECONDS WEST, A DISTANCE OF 10.0 FEET; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS WEST, A DISTANCE OF 177.07 FEET; THENCE NORTH 00 DEGREES, 00 MINUTES, 00 SECONDS EAST, A DISTANCE OF 79.0 FEET; THENCE NORTH 90 DEGREES, 00 MINUTES, 00 SECONDS EAST, A DISTANCE OF 179.03 FEET; THENCE NORTH 60 DEGREES, 00 MINUTES, 00 SECONDS EAST, A DISTANCE OF 99.05 FEET; THENCE SOUTH 30 DEGREES, 00 MINUTES, 00 SECONDS EAST, A DISTANCE OF 79.0 FEET, TO THE POINT OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT A TO DECLARATION OF CONDOMINIUM MADE BY HARRIS TRUST AND SAVINGS BANK, AN ILLINOIS CORPORATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 15, 1967 AND KNOWN AS TRUST NUMBER 32766, AND FILED IN THE OFFICE OF THE REGISTRAR OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT LR 2723071, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS AS DEFINED AND SET FORTH IN SAID DECLARATION OF CONDOMINIUM AND SURVEY.

ALSO

PARCEL 2: EASEMENT FOR PARKING OVER PARKING SPACE NO. 18 FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF CONDOMINIUM OWNERSHIP AND OF EASEMENT, RESTRICTIONS AND COVENANTS DATED OCTOBER 10, 1973 AND FILED IN THE OFFICE OF THE REGISTRAR OF TITLES ON OCTOBER 18, 1973 AS LR DOCUMENT NO. 2723071 AND AS CREATED BY DEED (OR MORTGAGE) FROM HARRIS TRUST AND SAVINGS BANK CORPORATION OF ILLINOIS, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 15, 1967 AND KNOWN AS TRUST NUMBER 32766 TO VARTKES YEGIYAYAN AND MARI YEGIYAYAN FILED FEBRUARY 5, 1974 AS DOCUMENT LR 2738220.

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