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throns Power of Alternay Act Official Statutory Form B. Rev. Stat., C 1101/2 1803-3, Elective Jon. 1, 1970

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE FERSON 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 ASPROVAL BY YOU. THIS FORM DUES 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 BENETIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSIMENTS AND SIGNATIONAL ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT SINDS 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 MAINER 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 UFFINAE. 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 DEFERENT FORM OF FOWER 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 DEFERENT FORM OF FOWER 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 DEFERENT FORM OF FOWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU!

Hotor of Attorney made this __ day of __ from the __ treet

Ramon Navarrete 2375 M. Lowell, Chicago, 1L 60639

(mich name and oddress of principa)

hereby appoint

Jose F. Navarrete 2320 N. Lowell, Chicago, 1L 60639

us my attorney is fact (my "agent") to act for me and in my name (in my vay 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 as additions to the specified powers inserted in paragraph 2 or 3 below-

EYOU MUST STRIPE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF TOWERS 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 transaction;
- (h) Social Security, employment on time littry service benefits
- (i) Tax matters.
- (1) Claims and litigation.
- (k) Commodity and option transactions.
- (i) Business operations.
- (m) Barrowing transactions.
- (n) Estate transactions.
- (a) All other property powers and transactions.

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS FOWER OF ATTOLNEY LITHEY ARE SPECIFICALLY DESCRIBED BELOW.)

2. The powers granted above shall not include the following powers or shall be madified at limited in the following particulars (here you may include any specific limitations you deers appropriate, such as a prohibition or conditions on the sale of particular stock or real estate or species when an borrowing by the agent):

This power of attorney is limited soley to the January 1938 refinance transaction for 2326 N. Lowell, Chicago, IL 60639. This power of attorney for the above

mentioned transaction will be with Norwest Mortgage, Inc.

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 beneficially selected to below):

NOT APPLICABLE

ADVANTAGE TITLE COMPANY

One Transam Plaza Brive Suite 500

RECORDING BOX 156

Oakbrook Terrace, li 60181

LYOUR 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 orting under this gower of attenties.

(10) IR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTIONS UNDER THIS POWER OF ATTORNEY, STRIKE OUT THE MEAT "ENTENCE 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,

Property of Cook County Clerk's Office

FOUNTS TO PLANE SUCCESSOR ACTIVITY, shall temporal on the province of the prov	. 6 ()	This power of afferney	shall become ellective on	January 22, 1998	
February 01, 1998 From 1998 Fro		forther a hitrar date	to away distant other blassess auch me	out determination of your disability, when we	y mant this power to first take differts
F YOU WISH TO NIME SUCCESSOR MORNEY, INSERT THE NAMES) AND ADDRESSES OF 90CH SUCCESSORIS IN THE FOLLOWING PARAGRAPH.) 8. Hong agreet named by me shall do become over appears, resuption at relicie to accept the dilike of again, I name the following (each to call above and successive) the outer named by me shall do considered in the uncompetent of end while the person is an inner or an adjudicated incompetent or disabled person persons by the property of an attributed control business matters, as desided by a licenset physician. If you wish TO NAME YOR ACTURE AS QUARAGAN OF ACCESSORIES IN THE EVENT A COURT DECROSS THAT DORS SHOULD BE APPOINTED. YOU WAS THE PROPERTY OF A COURT THROUGH TO NAME A COURT DECROSS THAT DORS SHOULD BE APPOINTED. If you good on of my estable this property in property is the opportuned. In require the open dailing which this power of distorage as such good on, as series without bond or sexual to 1 am flush informed on to of the goluments of this form and our designated the bit is imported of this goan of property on any grant. Sygnal 32 (1000-100) FOR WHAT BY THE PROPERTY WILL NOT BE EFFECTIVE THIRESS IT IS NOTABLED, USENG THE FORM BELOW! The underspreed, a noting public in and for the above tourly and state, certifies that Court to the time and public in any open (and successors) are correct. Sygnal 32 (1000-100) FOR WHAT BY THE PROPERTY WILL NOT BE EFFECTIVE THIRESS IT IS NOTABLED, USENG THE FORM BELOW! The underspreed, a noting public in and for the above tourly and state, certifies that Court to the time are in a pipe and acknowledged sign and designed to the form of the certifies that Court to the first and countries of the property of the property of the burst of the public me in pipe and acknowledged sign and designed to the form of the public me in pipe and acknowledged sign and designed to the public me in pipe and acknowledged sign and designed to the form of the public me in pipe and acknowledged sign and designed two public me and acknowledged sign and designed two pub	- , ,		•		
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Property of Cook County Clerk's Office

- m : store, ship, restore, maintain, repair, improve, manage, preserve, insure and safekeap langible personal property; and, in general, exercise all powers with respect to tunifole personal property which life principal and an sent and in direction and ability.
 - (e) Safe deposit box transactions. The agent is authorized to: open, continue and have access to all safe deposit boxes; sign, renew, release at terminate any safe deposit contract, drill or a creative gay 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.
 - (fit Insurance and annuity transactions. The agent is authorized to, procure, acquire, continue, renew, terminate or atherwise deal with any type of insurance or annuity contract (which terms unclude, without limitation, life accident, health, disability, automobile casualty, properly or liability insurance); pay preadums or assessments on an interest and collect all distributions, preceded or benefits payable under any insurance or annuity contract, and, in general, exercise all powers with respect to insurance and a multy 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 disposit 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 cettrement 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 plans to other retirement plans and in general, exercise all powers with respect to retirement plans and enterent plan account bolances which the principal could dipresent and under no disability.
- (b) Social Security on employment and military service benefits. The agent is authorized to prepare, uga and file any claim or application for Social Security, unemployment or military service benefits; see for, settle or abundan 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 bold all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation in our in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the precipit could if present and under the distributory.
- (i) Fax matters. The agent is authorized a sign, really and ble all the principal's federal, state and income, gift, estate, properly and other tax returns, including joint returns and declarations of estimated tax, pay all lax is, claim, sue for and receive all tax returns; examine and copy all the principal's tax returns and records; represent the principal before any federal, state or local revenue agricely or toping body and sign and deliver all tax powers of attorney on behalf of the principal that may be necessary for such purposes, which eights 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 dipresent and under no disability.
- () Claims and litigation. The agent is outhorized to: institute, presente, defend, abandon, compromise, arbitrate, settle and dispose of any claim in favor of or agains, the principal or any properly 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 confragency agreements and other contracts as necessary in connection with higginon; and, in general, exercise all powers with respect to claims and hitigation 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 non-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 power, with respect to commodities and options which the principal could if present and under no disability.
- (I) Business operations. The open is authorized to, organize or continue and conduct any business (which te in includes, without limitation, any farming, manulacturing, service, mining, tetalling 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, expairl, contract, terminate or liquidate any business, direct, control, supervise, manage or participate in the cyclothol dary business and engage, composable and discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all privates with respect to business interests and operations which the principal could if present and under no disability.
- Im) Borrowing transactions. The agent is authorized to: borrow money martgage or pledge any real estate or tangible or intangible cursanal property or 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 dipresent and under no disability.
- n) Estate transactions. The agent is authorized to accept, receipt for, esercise, 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 liduciary 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 it 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 require 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 trust is made, in the stability 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 (a) through (b) or by specifying other limitations in the statutory property power form.

AMERICAN LEGAL FORES & 1790 Form No. 800 CHOCAGO & (112) 312 1922

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OR	RECORDER'S OFFICE BOX NO.	

(The Above Space for Recorder's Use Only)

LEGAL DESCRIPTION

LOT 25 IN MILLIAM ZUETELL'S RESUBDIVISION OF LOTS 529 TO 556, BOTH INCLUSIVE, IN SAM BROWN JR.'S FULLERTON AVENUE SUBDIVISION, A SUBDIVISION OF THE NORTH 1/2 OF THE NORTHNEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 34, TONNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

	JO _K	
STREET ADDRESS:_	2326 N. Lovell, Chicago, 12 50639	
PÉRAGARISHT TAY	13-34-201-027	

THE SPACE ABOVE IS NOT PART OF OFFICIAL STATUTORY FORM. IT IS ONLY FOR THE ACEN "S USE IN FECORDING THIS FORM WHEN NECESSARY FOR REAL ESTATE TRANSACTIONS.

Section 3-4 of the Illinois Statutury Short Form Power of Attorney for Processy Law

Section 3-4. Explanation of powers granted in the statutory short form power of attainey for property. This Section defines each category of powers listed in the statutory short farm power of attainey 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 oil 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. This grant 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 transactic is covered by the granted power of the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or contractual, as a join terminal or teman 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 priperty, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests of death under any will, trust, toric tenancy, beneficiary form as contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's priperty 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, negotiate and enter into all agreements and do nil other acts reasonably necessary to implement the exerci

- (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 occept title to real estate; grant eosements, create conditions and release rights of homesteed with respect to real estate; create land trusts and exercise all powers under kind 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, 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 tirms); deposit in and withdraw from and write checks on any financial intitution occount 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 open 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 salekorp all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and at these endences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person as by proxy, enter into voting trusts and consent to limitations on the right to vote: and in centeral energies all research to securities which the province model in centeral energies all research to securities which the province model in centeral energies all research to securities.

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