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AMERICAN LEGAL FORMS @ 1990 From No. BEX. CHICAGO, IL. 13121 372-1922

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Illinois Power of Altoiney Act Official Statutory Form IL Rev. Stat., C 1101/2 \$803-3. Effective son 1, 1990

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

CHOICE THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE FERSON YOU DESIGNATE (YOUR "INJENTITY BROAD POWERS TO HANDLE YOUR PROPERTY. WHICH MAY INCLUDE POWEPS 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 GRAFITED POWERS; BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BEHIEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COUPT CAN TAKE AVIAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR

REVOKE THIS POWER OF A COURT ACTIVIS ON YOU EVEN AFTER YOU BECOME DISABLED. THE POWERS POWER OF ATTORNEY FOR PRUPELTY LAW OF WHI	. DIVLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS FO IP BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE TH YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SHO CHITHS FORM IN A PART (SEE THE BACK OF THIS FORM). THI IF THERE IS AN MIHING ABOUT THIS FORM THAT YOU DO	IE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, CTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM AT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT
EXPLAIN IT TO YOU?		0
ANIS XHOUL	Alteriety made that had day of For	98 (vec)
heretry appoint Hnna Uh	a HKAHHVAH EKOKL	
as my attorney-in-fact (my "agent") to act for me or	nd in my name in any may I could act in person) with respect verty Law Tiach which all amendments), but subject to any him	ct to the following powers, as defined in Section 3-4 of
	IE FOILOWING CATEGORES OF POWERS YOU DO NOT WA DESCRIBED IN THAT CATEGORY IT BE GRANTED TO THE AC]	
(a) fleal estate transactions.	(g) Retirement plan transactions.	(I) Business operations.
(b) Financial institution transactions. (c) Stock and bond transactions.	(h) Social Security, employment and miniary service benefits	(m) Barrawing transactions. (n) Estate transactions.
(d) "angible personal property transactions.	ii) Tax matters.	fo) All other property powers and
(e) Sale deposit box transactions.	cit Claims and litigation.	transactions.
(f) Insurance and annuity transactions.	ik) Commodity and aption transactions.	}
	i's prowers may be included by this power of atick	
2. The powers granted above shall not includ limitations you deem appropriate, such as a prohibition.	e the following powers or shall be modified or limited in the in or conditions on the sale of particular stock or real estate.	ar special rules on borrowing by the agent):
	<u> </u>	
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	المراجعة والمراجعة	
power to make gills, exercise powers of appointment,	grant my agent the following powers (here you may odd on name or change beneficiaries or joint tenants of revoke or one of the control of the	y other delegable powers including, without limitation, amend any trust specifically referred to below):
The second secon	The state of the s	
	and a second	
(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY O	diher persons as decessary to enable the agent to	PROPERLY EXERCISE THE POWERS GRANTED IN THIS
FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL	DISCREDICTUARY DECISIONS IF YOU WANT TO GIVE YOU	R AGENT THE RIGHT TO DELEGATE DISCRETIONARY
	NED KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE	

whom my agent may select, but such deligation may be amended or revoked by any agent (including any successor) named by me who is acting under this power of attainey at the time of reference

NEXT SENTENCE IF YOU DO NO WANT YOUR AGENT TO ALSO BE ENTITLED TO MY organi shall be entitled it read above compeniation for service reads	EARSONAL COMESCER ACTION OF WERE TO THE TOTAL COLORS OF THE COLORS OF TH
CTHIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS ON THE BEGINNING DATE OR DURATION IS MADE BY INITIALING AND COMPLI	E AND IN ARY MANNER. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY S POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A HIMITATION ETING EITHER (OR BOTH) OF THE FOLLOWING:)
6. (J_0) This power of attorney shall become effective on.	eb 2, 1998
The sent of future disterior event during your filterine. They as spent determ	nnotion of eout disolately, when you won't his prime to less tight effect)
7. () This power of officers shall terminate on 1000 tower of five see or e 155 No Louis Wood	The Succession of the state of the state of the such as the such as source determination of your districts, when you man this power to terminate prior to your seath) of the such as source determinate prior to your seath).
(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDR	essies) of such successoris) 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 this following (each to act alone and successively,
in the order named) as successor(s) to such agent:	والمراقب وال
the person is unable to give moment and intelligent consideration to be siness matters	
NOT REQUIRED TO, DO SO BY RETAININGS THE FOLLOWING PARAGRAPH. THE CO WILL SERVE YOUR BEST INTERESTS AND INTEREST STRIKE OUT PARAGRAPH 9 IF	
	int acting under this power of attorney as such guardian, to serve without band or security.
 I am fully informed as to all the contains of this form and understand the 	
Signed JD	(procepti)
SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE CERTIFIC	OR AGENTS TO PROVIDE SPECIMENTIAGNATURES BELOW IF YOU INCLUDE SPECIMENTATION OPPOSITE THE SIGNATURES OF THE AGENTS.) 1 certify that the signatures of my agent (and successors) are correct.
Specimen signatures of agent (and successors)	Teering that the significates of my agent (and sociessors) are content.
(agent)	(pracpol)
(successor regent)	
	(#rncipal)
(Mccestor in Seas)	** ** ** ** ** ** ** ** ** ** ** ** **
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	(principal)
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	(principal)
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State of The undersigned, a notary public in and for the above count, and state, certific known to me to be the same person whose name is subscribed as trincipal to the for and delivering the instrument as the free and voluntary act of the principal, for the uses and proceedings of the county of the uses and proceedings of the county of the uses and proceedings.	ising the form Below.) Ising
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State of The undersigned, a notary public in and for the above count, and state, certific known to me to be the same person whose name is subscribed as trincipal to the for and delivering the instrument as the free and voluntary act of the principal, for the uses and proceedings of the principal to the form and delivering the instrument as the free and voluntary act of the principal, for the uses and proceedings of the principal to th	ising the form Below.) The state of attorney oppeared before me in person and orknowledged signing process therein set lorth (, and ceptified to the correctness of the signification) of the agent(s)) Thorat, Puttic
State of	ising the form Below.) The state of attorney oppeared before me in person and orknowledged signing process therein set lorth (, and ceptified to the correctness of the signification) of the agent(s)) Thorat, Puttic

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STRIET ADDRESS:

PERMANENT TAX INDEX NUMBER

THI. SPACE ABOVE IS NOT PART OF OFFICIAL STATUTORY FORM. IT IS ONLY FOR THE AGENT SUISE IN RECORDING THIS FORM WHEN NECESSARY FOR REAL ESTATE TRANSACTIONS.

Section 3-4 of the Illinois Statuto's 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 talle 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 153 sect to the types of property and transactions covered by the retained category, subject to any limitations a citie granted powers that appear on the face of the farm. The agent will have authority to exercise each granted power for and in the name of this 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 remain in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (a) 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 of draft under any will, trust, joint enancy, 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 hable 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 off instruments, negatiate and enter into all agreements and dail other acts reasonably employed by the agent for t

- (a) Real estate transactions. The agent is authorized to: buy, self, 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 carnings 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 trusts 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 laxes 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 linancial 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 it present and under no disability.
- (c) Stock and bond transactions. The agent is authorized to buy and sell all types of securities risk them includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep 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 praxy, 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 respect to the finitations on the right to vote, and, in general, exercise all powers with respect to securities which the respect to the finitations on the right to vote, and, in general, exercise all powers with respect to securities with the respect to the right to vote.

- (d) Tangible personal property transactions. The spent's authorized to buy and sell, lease, exchange colors move, store, ship, restore, maintain, repairing pove. To mile, presente insure and safely epitantible personal property which me principal could if present and under no disability.
- (e) Sale deposit hox transactions. The agent is authorized to open, continue and have access to all sale deposit boxes; sign, renew, release or terminate any sale 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 it present and under no disability.
- (f) Insurance and annulty 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, tile, acrident, health, disability, automobile casually, 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 a ithorized 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 rollaver 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 refinement 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 henefits; sue for, settle or abordon 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 talls to and hold all benefits under any Social Security, unemployment, military service or other state, federal, local or loreign statute or regulation and in general, exercise nill powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.
- (1) Tax matters. The agent is outhorized to sign, writy and file all the principal's federal, state and focal 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 lederal, state or local revenue ager ly or luxing 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 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 uncler no disability.
- (i) Claims and litigation. The agent is authorized to: institute, prosecute, defend, abandon, compromise, arbitrate, settle and dispose of any claim in fovor 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 attainers 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, exchang, 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 recupi for all proceeds of any such transactions; establish or continue option occounts 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.
- (I) Business operations. The agent is authorized to: argenize or continue and conduct any business (which term in ludes, without limitation, any forming, manufacturing, service, mining, retailing or other type of business operation) in any form, whether as a proprietorship, joint venture, point eiship, 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) Barrowing transactions. The agent is authorized to: barrow maney; mortgage or pledge any real estate or tangible or intangible (erroral 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 trist 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 not make or change a will and may not revoke or amerid a trust revocable or amendable by the principal or require the trustee of any trust for the benefit of the principal to pay in one or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statutory property power form,
- (a) All other property powers and transactions. The agent is authorized to: exercise all possible powers all 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 (n) or by specifying other limitations in the statutory property power form

AMERICAN LIGAL FORMS & 1990 form No. 800

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LOT 28 IN BLOCK 1 IN F. A. HILL'S BOULEVARD ADDITION BEING A SUBDIVISION OF THE WEST 1/2 OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANCE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINGIS.