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99638327

DURABLE POWER OF ATTORNEY FOR PROPERTY

I, **DOROTHY ROUTBURG**, residing in Cook County, Illinois, do hereby designate and appoint **MICHAEL ROUTBURG (my son)** to serve as my Agent (Attorney-in-fact) under this Durable Power of Attorney.

1. Backup Agents: If **Michael** is unable or unwilling to serve as my Agent, then I designate and appoint **CATHERINE ROUTBURG (my daughter-in-law)** to serve as my Agent under this power of attorney. If **Catherine** is also unable or unwilling to serve as my Agent, then I designate and appoint **FARRELL ARON (my nephew)** to serve as my Agent under this power of attorney.

2. Effective Date of Power of Attorney: This power of attorney shall become effective (choose one by initialing on the line, and cross out the other choice):

DR on the day I sign this document.

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~~if and when two doctors (unrelated to me by blood, marriage, or adoption) have examined me, determined that I am unable to manage my financial affairs, and have signed and dated a document to that effect.~~

3. Termination Date of Power of Attorney: This power of attorney shall terminate upon my death unless revoked by me in writing during my lifetime. This is a durable power of attorney, and as such it shall continue to be in effect if I become disabled, incompetent or incapacitated.

Any revocation of this power of attorney will be provided to my lawyer {Ronald A. Runkle, Office: 36871 N. Route 83, Lake Villa, Illinois 60046 phone: 847-356-9905; Home: 664 Lincoln Avenue, Grayslake, Illinois 60030 phone: 847-548-6419} and third parties may contact my lawyer if there is any question as to the continuing validity of this power of attorney.

4. Powers Granted to My Agent(s): I grant the following powers (that have been initialed) to my Agent(s). The powers that I do not grant my agent(s) have been crossed out.

Subsection A: Real Estate, Stocks, Bonds, Vehicles, Personal Property

I authorize my Agent(s) to exercise **all powers** specifically listed from a to h under "Subsection A".

(a) The power to buy; sell (at public sale, at private sale, through an installment sale); convey; transfer; assign; trade; exchange; mortgage; lease; renew leases; terminate leases; manage; subdivide; partition, change the way in which I hold title; authorize improvements to; authorize repairs to; insure; receive rent; receive security deposits; receive money for damage to my real estate; grant easements affecting my real estate; release homestead rights on my behalf; settle disputes as to my real estate; lawfully evict tenants; pay, protest, contest or settle any real estate

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taxes or assessments; or make other decisions as to my real estate (including signing contracts, leases, deeds, eviction notices, petitions, and other legal documents on my behalf).

(b) The power to establish, continue, renew, terminate, or fund land trusts on my behalf.

(c) The power to make decisions as to any real estate subject to a land trust, and all beneficial interests in and powers of direction under a land trust.

(d) The power to hold, collect, claim, buy, sell (at public sale, at private sale, through an installment sale), cash in, redeem, convey, trade, assign, transfer, exchange, convert, use as collateral on my behalf, or make other decisions as to stocks, bonds, mutual funds, debentures, or other types of investment securities (including power to sign stock certificates or other documents on my behalf).

(e) The power to buy, sell (at public sale, at private sale, through an installment sale), exchange, trade, assign, transfer, exchange, convert, redeem, convey, settle, exercise, and make other decisions as to commodities futures contracts and call and put options on stocks and stock indices.

(f) The power to buy, lease, continue leases on, cancel leases on, and make other decisions as to any vehicles on my behalf.

(g) The power to sell (at public sale, at private sale, through an installment sale), trade, exchange, rent out, lease, lend out, repair, modify, dispose of, make decisions as to insurance on, repair, improve, and make any other types of decisions as to any vehicles I own (including power to endorse the title on my behalf).

(h) The power to buy, sell (at public sale, at private sale, or through an installment sale), transfer, convey, assign, trade, exchange, repair, improve, insure, lease, rent out, lend out, dispose of, or make other decisions as to my personal property, including making donations to charitable groups.

Subsection B: Financial Accounts, Certificates of Deposit, Credit Cards, Safe Deposit Boxes, IRAs, Insurance Policies, Annuities, Employment Benefits

I authorize my Agent(s) to exercise **all powers** specifically listed from a to h under "Subsection B".

(a) The power to make decisions as to any accounts or other assets I have in banks, credit unions, savings & loan institutions, brokerage firms, trust companies, and other financial institutions.

(b) The power to open accounts, remove money from accounts, cancel accounts, receive copies of canceled checks or statements, or make other decisions as to my bank accounts or certificates of deposit.

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(c) The power to make decisions as to my credit cards.

(d) The power to renew, cancel, use, remove from, add to, or allow others to use my safe deposit box(es).

(e) The power to deal with, continue, renew, pay premiums on, cash in, borrow against, collect benefits from, choose to take accelerated death benefits (viatical settlement), assign, transfer, exchange, exercise any options on, agree to any modifications or amendments to such policies, *receive copies of policies and other insurance documents, transfer insurance policies to an irrevocable trust I have established or trust(s) set up on my behalf by my agent(s), and make other decisions as to any insurance policies that I have an interest in: health insurance policies, Medicare supplement policies, life insurance policies, disability insurance policies, long-term care insurance policies, automobile insurance policies, homeowner's insurance policies, and any and all other types of insurance policies.*

(f) The power to make any decisions as to my IRAs (individual retirement accounts), including but not limited to: establishing IRAs, canceling IRAs, adding to IRAs, subdividing IRAs, making rollovers, receiving copies of IRA documents, and electing payout options. My agent(s) shall also have the power to change the beneficiaries (primary and secondary, including naming my agents as beneficiaries) if two doctors (unrelated to me by blood, marriage, or adoption) have examined me, determined that I am unable to manage my financial affairs, and have signed and dated a document to that effect.

(g) The power to make any decisions as to my annuities, including but not limited to: establishing annuities, canceling annuities, adding to annuities, subdividing annuities, receiving copies of annuity documents, and electing payout options. My agent(s) shall also have the power to change the beneficiaries (primary and secondary, including naming my agents as beneficiaries) if two doctors (unrelated to me by blood, marriage, or adoption) have examined me, determined that I am unable to manage my financial affairs, and have signed and dated a document to that effect..

(h) The power to make any decisions as to any employment benefits and retirement benefits, such as pensions and 401(k) plans, including but not limited to: receiving copies of such documents, and electing payout options. My agent(s) shall also have the power to change the beneficiaries (primary and secondary, including naming my agents as beneficiaries) if two doctors (unrelated to me by blood, marriage, or adoption) have examined me, determined that I am unable to manage my financial affairs, and have signed and dated a document to that effect.

Subsection C: Trusts

I authorize my Agent(s) to exercise **all powers** specifically listed from a to c under "Subsection C".

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(a) If I enter a nursing home, enter a hospice, or if two doctors (unrelated to me by blood, marriage, or adoption) have examined me, determined that I am unable to manage my financial affairs, and have signed and dated a document to that effect, then my agent(s) shall have the power to revoke or amend any revocable trusts that I have established individually or jointly with others.

(b) If I enter a nursing home, enter a hospice, or if two doctors (unrelated to me by blood, marriage, or adoption) who have examined me, determined that I am unable to manage my financial affairs, and have signed and dated a document to that effect--I authorize my agent(s) to establish revocable living trust(s), with such trustee(s) as my agent(s) shall determine [including naming my agents as trustee(s)], that list as beneficiaries of the trust(s) those persons that I have listed in my last valid will as beneficiaries or those persons that I have listed in any other revocable or irrevocable trust(s) that I personally established as beneficiaries {including my agents}--unless such beneficiaries are at such time residing in a nursing home or hospice, in which case I direct my agent(s) to specifically exclude such persons as beneficiaries of any trust(s) set up on my behalf.

(c) The power to transfer my assets into any revocable trusts that I have established or have been established on my behalf by my Agent(s).

Subsection D: Social Security, Medicare, Medicaid, and Other Government Benefits

I authorize my Agent(s) to exercise **all powers** specifically listed from a to b under "Subsection D".

(a) The power to convert my assets into exempt resources for me, my spouse, or my children that will not disqualify me from receiving Medicaid benefits or other similar government benefits.

(b) The power to apply on my behalf, continue, renew, claim, demand, sue for, receive checks or other benefits on my behalf, take any actions necessary to qualify me for, make any choices regarding, sign applications and other documents for, and appeal any government decisions relating to Social Security benefits, Medicare benefits, Medicaid benefits, military service benefits, unemployment benefits, workers compensation, or any other benefits or assistance under federal, state or local programs, statutes, regulations, laws, ordinances or rules.

Subsection D: The Power to Make Gifts

(a) The power to make gifts of my assets to the persons listed below in order to reduce my estate for estate taxes purposes {if my total estate is valued at over \$600,000 as determined by my agent(s)--including life insurance proceeds and other death benefits to be paid because of my death}. Such gifts for estate planning may be up to the annual exclusion amount (presently \$10,000 per year per individual) then in effect with the power to also directly pay for medical expenses or tuition at a college, university, or vocational school (whereby an individual may actually benefit by more than the annual exclusion amount).

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(b) The power to make gifts of my assets to the persons listed below if I enter a nursing home or a hospice--without a revocation of such gifts or such gifting power if I leave the nursing home or hospice. Such gifts may be up to one-half of the value of my estate at the time that I enter the nursing home or hospice (after deducting any debts that I owe and are due at such time---excluding future nursing home and hospice bills).

(c) My Agent(s) may make gifts to the following persons of my assets per the instructions and authorization stated above:

Gifts can be made to these people:
Son, Daughter in law, Grand children D.R

(d) The power to complete any charitable pledges that I have signed.

Subsection E: Miscellaneous Powers

I authorize my Agent(s) to exercise all powers specifically listed from a to p under "Subsection F".

(a) The power to sign legal documents on my behalf: deeds, leases, contracts, bills of sale, tax forms, receipts, notes, benefit application forms, loan application forms, mortgages, petitions, claim forms, vehicle titles, disclaimers, checks, stock certificates, bonds, etc.

(b) The power to employ on my behalf, dismiss, rely on the advice of, compensate, and discuss my financial affairs with professionals, such as: attorneys, accountants, financial planners, investment advisers, insurance agents, stockbrokers, realtors, appraisers, etc.

(c) The power to disclaim (refuse to accept) in writing, in whole or in part, interests on my behalf, including but not limited to: inheritances, bequests, legacies, devises, gifts, insurance proceeds, IRA benefits, or annuities.

(d) The power to waive any spousal rights I might have under ERISA and other federal and state laws as to my spouse's retirement benefits if I have entered a nursing home or a hospice.

(e) The power to make decisions as to any tax matters (including powers to prepare, sign, execute, file, and make other decisions as to income tax forms, gift tax forms, estate tax forms, and real estate tax forms with the IRS, state, county, or municipal tax departments), with the power to pay any taxes, contest any taxes, and settle any tax disputes. Without meaning to limit my agent(s) in any manner, I specifically authorize my agent(s) to prepare, sign, execute, file, and make decisions as to the following IRS tax forms (in addition to any other IRS tax forms they deem appropriate to prepare, sign, execute, and file on my behalf): Form 1040, Form 706, and Form 709. I further authorize my agent(s) to request, inspect, and receive confidential tax information from any and all sources.

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(f) The power to collect any debts due me; and the power to pay any of my bills, debts or expenses, using my assets.

(g) The power to institute a lawsuit on my behalf, to defend a lawsuit on my behalf, appeal any such lawsuits, settle any such lawsuits, or enter into arbitration or mediation in regards to any disputes or claims.

(h) The power to sign a home equity loan, a reverse mortgage loan, or other types of loans on my behalf, and to put up my assets as collateral for any such loans.

(i) The power to waive the attorney-client privilege (or similar privileges) as pertains to my discussions, correspondence, documents, files, and meetings between me and my attorney(s), my insurance agent(s), my accountant(s), my stockbroker(s), my financial planner(s), and my other professional advisers.

(j) The power to request in writing and receive copies of any of my legal documents from my attorney(s), my financial planner(s), my insurance agent(s), my accountant(s), my stockbroker(s), and my other professional advisers

(k) The power to exercise special powers of appointment.

(l) The power to make any and all decisions as to any burial plots, burial accounts, or burial trusts that I own or have an interest in.

(m) The power to establish and pay for burial plots, burial accounts, and/or burial trusts for my benefit.

(n) The power to request and receive information in files kept on me by my employer, past employer(s), federal agencies, state agencies, county agencies, and other organizations, groups, or businesses.

(o) The power to change my domicile from one state to another.

(p) The power to do any other act that I would be able to legally do myself.

5. Agent's Expenses: My agent(s) may be reimbursed for any reasonable expenses that such agent(s) incur while acting on my behalf. The agent(s) shall keep records of such expenses. Such records shall be turned over to any succeeding agent(s).

6. Agent's Compensation: My agent(s) shall be entitled to reasonable compensation for the services provided on my behalf. The agent(s) shall keep records of what they have done for me in order to receive compensation for such services. Such records shall be turned over to any succeeding agent(s).

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7. Copies of the Power of Attorney: It is my desire that a copy (including a faxed copy) of this document should be treated as if it were an original signed copy.

8. Reliance on this Power of Attorney: Third parties may rely upon this power of attorney in dealing with my then-acting Agent, and no person or institution who in good faith relies on the representations of the Agent shall be liable in any manner to me, my agent(s), my estate, my heirs, my beneficiaries, my executor, my administrator, my personal representative, my trustee, or my legal guardian as a result of permitting such Agent to exercise any power granted in this power of attorney.

9. Appointment of Guardian: If a guardian of my estate (my property) is to appointed, I nominate my agent then acting under this power of attorney as such guardian, to serve without bond or security, to be able to exercise as much authority as possible without judicial supervision.

10. Governing Law: This power of attorney shall be governed by the laws of the State of Illinois. If any part, sentence, section, provision, or clause is (or becomes) invalid, that shall not affect the validity of the remainder of this power of attorney, which shall continue to be in effect.

Date: August 22, 1996.

Dorothy Routburg
Signature of Principal: DOROTHY ROUTBURG

State of Illinois
County of Cook

The undersigned, a notary public in and for the Lake County, Illinois, certifies that **DOROTHY ROUTBURG**, known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me in person and acknowledged signing and delivering this power of attorney as the free and voluntary act of the principal, for the uses and purposes therein set forth.

Date: August 22, 1996.

Ronald Runkle
Notary Public



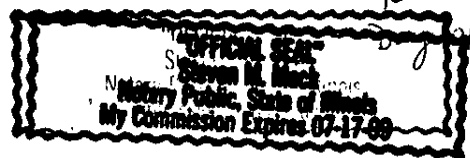
Prepared by: Attorney Ronald A. Runkle

Still in full force and effect, and has not been revoked
by me. Dorothy Routburg
Dorothy Routburg

6/29/99

Subscribed and sworn
to before me this 29th
of June, 1999.

Steven M. Mack



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GLOBAL AMERICAN TITLE AGENCY INC.

ISSUING AGENT FOR
FIRST AMERICAN TITLE INSURANCE COMPANY

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ALTA Commitment
Schedule C

File No. 4413

Legal Description:

LOTS 36 AND 37 IN KRENN AND DATO'S MAIN AND KOSTNER SECOND
SUBDIVISION IN THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 22,
TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

16-224-305-006