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ILLINOIS STATUTORY SHORT FORM IIII LL 99-010-3 0130



(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 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 GRANTED POWERS: BUT WHEN A POWER IS EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM. 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 CC AGENTS. UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER 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 YOUP LIFETIME, 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 ATTACHMENT TO THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OVATTORNEY 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 made bis 20 day of Nov., 1998.

- I, BEATRICE JOY LOWE, of 200 E. Delaware, City of Chicago, State of Illinois, 1. hereby appoint, SHERI ANN LOWE RO FISCHILD, of 3937 Walters, Northbrook, Illinois, as my attorney-in-fact (my "agent") to acc for me and in my name (in any way 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 or additions to the specified powers inserted in ¶ 2 or 3 7450 OFFICE below:
 - 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 benefits, employment and military service benefits.
 - i) Tax matters.
 - <u>j)</u> Claims and litigation.
 - k) Commodity and options transactions.
 - 1) Business operations.
 - Borrowing transactions. m)
 - n) Estate transactions.
 - o) All other property powers and transactions.

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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 condition on the sale of particular stock or real estate or special rules on borrowing by the agent]:

ALL POWERS GRANTED ARE RESTRICTED TO SIGNING ANY AND ALL DOCUMENTS NECESSARY TO ASSIST SHERI ANN LOWE ROTHSCHILD IN REFINANCING THE PROPERTY AT 3937 WALTERS AVENUE, NORTHBROOK, ILLINOIS, INCLUDING SIGNING AS A CO-SIGNER FOR SAID LOAN AND ANY ACTS NECESSARY FOR SAID PURPOSE.

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 beneficiaries or joint tenants or revoke or amend any anst specifically referred to below]: none.

(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 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 authority by written instrument to seek assistance and may 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) as med by me who is acting under this power of attorney at the time of reference.

(YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER THIS POWER OF ATTORNEY. STRUKE 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 THE POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION ON THE BEGINNING DATE OR DURATION IS MADE BY INITIALING AND COMPLETING EITHER (OR BOTH) OF THE FOLLOWING:) 99925750

6.	() This power of attorney shall become effective on: either my hospitalization and
	attending physician certification of physical or mental disability or upon adjudication by a
	court of competent jurisdiction of my incapacity.

7 .	() This power of attorney shall terminate on: <u>certification by my atter</u>	nding physician of
	my recovery or discharge from hospital confinement or upon adjudication	n by a court of
	competent jurisdiction of my recovery from incapacity.	ách I

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(IF YOU WISH TO NAME SUCCESSOR AGENTS, INSERT THE NAME(S) AND ADDRESS(ES) OF SUCH SUCCESSOR(S) IN THE FOLLOWING PARAGRAPH.)

8. If any agent named by me shall die, become legally disabled, resign or refuse to act, I name the following (each to act alone and successively, in the order named) as successor(s) to such agent: **DAVID C. GOLDSTEIN**, of 8930 Sleeping Bear Rd., Skokie, Illinois.

(IF YOU WISH TO NAME A GUARDIAN OF YOUR PERSON OR A GUARDIAN OF YOUR ESTATE, OR BOTH, IN THE EVENT A COURT DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY INSERTING THE NAME(S) OF SUCH GUARDIAN(S) IN THE FOLLOWING PARAGRAPHS. THE COURT WILL APPOINT THE PERSON NOMINATED BY YOU IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS AND WELFARE. YOU MAY, BUT ARE NOT REQUIRED TO NOMINATE AS YOUR GUARDIAN(S) THE SAME PERSON NAMED IN THIS FORM AS YOUR AGENT.)

- 9. If a guar tian of my person is to be appointed, I nominate the following to serve as such guardian: (PJTENTIONALLY LEFT BLANK).
- If a guardian of my estate (my property) is to be appointed, I nominate the following to serve as such guardian (in sert name and address of nominated guardian of the estate):

 [INTENTIONALLY LEFT BLANK].
- 11. I am fully informed as to all the contents of this form and understand the full import of this grant of powers to my agent.

principa

(YOU MAY, BUT ARE NOT REQUIRED TO, REQUEST YOU? AGENT AND SUCCESSOR AGENTS TO PROVIDE SPECIMEN SIGNATURES BELOW. IF YOU INCLUDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST COMPLETE THE (ERTIFICATION OPPOSITE THE SIGNATURES OF THE AGENTS.)

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

Specimen signatures of/agent (and successors)

/ X/

successor agent)

(principal)

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

STATE OF ILLINOIS SS COUNTY OF COOK

The undersigned, a notary public in and for the above county and state, certifies that BEATRICE JOY LOWE, 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 the instrument as the free and voluntary act of the principal, for the uses and purposer therein set forth (and certified to the correctness of the signature(s) of the agent(s)).

My commission expires:

OFFICIAL SEAL MARY M O'NEILL NOTARY PUBLIC STATE OF ILLINOIS

(SEAL)

(THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.) AL CICRAS OFFICE

This document was prepared by:

Mall

David C. Góldstein

PREMIER LEGAL SERVICES, P.C.

8833 Gross Point Rd., Suite 205

Skokie, Illinois 60077

(847) 329-0101

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LEGAL DESCRIPTION:

The south 60.43 feet of the East 18.45 feet of lot 8 and all of lot 7 (except the west 13.10 feet of the south 85,0% feet of the north 140.00 feet of said lot 7) in block 6 in Authur T. Meintosh and Company's Mission Hills Estates, being a subdivision of the south half of the southwest quarter and that part of the south half of the southwest quarter which lies east of Sanders Road of section 7, township 42 north, range, 12 east of the third principle meridian in Cook County, Illinois.

STREET ADDRESS: 3937 Walter, Avenue, Northbrook, Illinois.

PERMANENT TAX INDEX NUMBER, 04-07-402-032-0000

THIS 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.

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