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POWER OF ATTORNEY FOR PROPERTY
FOR DENISE KOST



(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 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 FIND 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 REVOKE 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 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." THAT LAW EXPRESSLY PERMITS THE USE OF A 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.)

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POWER OF ATTORNEY made this 23 day of December, 1998.

I, DENISE KOST, 9247 N. Nashville, Morton Grove, Illinois 60053, hereby appoint my spouse, STEVEN KOST, 9247 N. Nashville, Morton Grove, Illinois 60053, as my attorney in fact (my "agent") to act for me 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 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 transactions.
- (f) Insurance and annuity transactions.

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- (g) Retirement plan transactions.
- (h) Social Security transactions.
- (i) Tax matters.
- (j) Claims and litigation.
- (k) Commodity and options transactions.
- (l) Business operations.
- (m) Borrowing transactions.
- (n) Estate transactions.
- (o) All other property powers and transactions.

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY 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:

This power of attorney and every provision herein shall only apply to the real estate scheduled at the end of this document, and to no other property of mine.

3. In addition to the powers granted above, I grant my agent the following powers:

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 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 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. STRIKE 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 serve without compensation for services rendered as agent under this power of attorney.

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(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 THIS 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:

6. (*OK*) This power of attorney shall become effective Dec. 22, 1998.

7. (*OK*) This power of attorney shall terminate Jan. 31, 1999.

(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:

1. None.

For the purposes of this Power of Attorney, a person shall be considered to be incompetent if and while the person is an adjudicated incompetent or disabled person, or 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 DECIDES THAT ONE SHOULD BE APPOINTED, YOU MAY, BUT ARE NOT REQUIRED TO, DO SO BY RETAINING THE FOLLOWING PARAGRAPH. THE COURT WILL APPOINT YOUR AGENT IF THE COURT FINDS THAT SUCH APPOINTMENT WILL SERVE YOUR BEST INTERESTS AND WELFARE. STRIKE OUT PARAGRAPH 9 IF YOU DO NOT WANT YOUR AGENT TO ACT AS GUARDIAN.)

9. If a guardian of my person is to be appointed, I nominate the agent acting under this Power of Attorney, to serve without bond or security.

10. If a guardian of my estate (my property) is to be appointed, I nominate the agent acting under this Power of Attorney, to serve without bond or security.

11. I am fully informed as to all the contents of this form and understand the full impact of this grant of powers to my agent.

Denise Kost

DENISE KOST, Principal

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

I certify that the signature(s) of my agent (and successors) are correct

Specimen signature of agent (and successors)


Agent (STEVEN KOST)


DENISE KOST, Principal

Successor Agent

Principal

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 LAKE

The undersigned, a notary public, in and for the above county and state, certifies that DENISE KOST known to me as 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 purposes therein set forth (and certified to the correctness of the signature (s) of the agent (s))

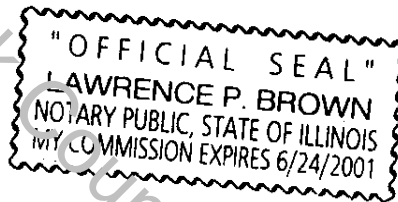
Dated: Dec 22, 1998

Lawrence P. Brown

Notary Public

This document was prepared by:

LAWRENCE P. BROWN, Attorney
4868 W. Dempster
Skokie, Illinois 60077
847-675-2263



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Address: 9247 N. Nashville, Morton Grove, Illinois 60053

PTI: 10-18-206-040-0000

Legal Description:

Lot 2 in Morton Woods Subdivision, being a subdivision in the Northeast 1/4 of Section 18, Township 41 North, Range 13 East of the Third Principal Meridian, Cook County, Illinois

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DEFINITION OF POWERS GRANTED UNDER THIS POWER OF ATTORNEY

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 interest in and powers of direction under any land trust); collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release right of homestead with respect to real estate, create land 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 deposit in any type of financial 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 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 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 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, improve, manage, preserve, insure and safekeep tangible personal property; in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.

E) Safe deposit transactions. The agent is authorized to: open, enter on my behalf, to deposit into and make withdrawals from and have access to all safe deposit boxes; sign, renew, release or terminate any safe deposit contract; drill or surrender any safe deposit box, to enter such box after my death, to locate my will, trust or burial documents, 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

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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 terms include, without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover contribution 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 and unemployment benefits. The agent is authorized to: prepare, sign, and file any claim or application for Social Security or unemployment benefits; sue for, settle or abandon 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 hold all benefits under any Social Security or unemployment or other state, federal, local, or foreign statute, or regulations; and in general, exercise all powers with respect to Social Security, unemployment, 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 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 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 receive any claim or settlement proceeds and waive or release all right 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 all 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

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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 to 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 or obligations; and in general exercise all powers with respect to secured and unsecured borrowing.

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 distributable to the legal representative of the estate; and, in general exercise all powers with respect to business interests and operations which the principal could if present and under no disability; 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 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 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 with regard to gifting which is allowed only to the extent specifically provided in this instrument.

Prepared By +
Mull To:

Steven Kost
9247 Nashville Ave.
Morton Grove, IL 60053

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