

The Affiant, regarding the possible liability for State Inheritance Tax for the Estate of decedent herein, being first duly sworn upon oath, deposes and states as follows:

(1) I am VERNA I. WHITE, Widow of CLIFFORD WHITE
(name and capacity)

and reside at 1731 N. 78th Court, Elmwood Park, Illinois 60635.

(2) I am personally acquainted with the affairs of the Estate of Clifford White, who died on June 10, 1989.

(3) That as a consequence, I represent to the Registrar of Titles that regarding Federal Estate Tax or State Inheritance Tax; (elect one - initial choice)

- x 1) that no Tax is due; or _____
- _____ 2) that if any Tax due, there are sufficient other assets to pay such tax; or _____
- _____ 3) that any Tax due has been paid. _____

and I make this affidavit for the purpose of inducing the Registrar of Titles of Cook County, Illinois, to issue a Certificate of Title without additional evidence of non-liability, relying on this statement as true, and in consideration thereof affiant guarantees the truth of the statements herein contained.

Patricia A. Rippe as attorney
PATRICIA A. RIPPEL, as attorney-in-fact for Verna I. White pursuant to power of attorney White

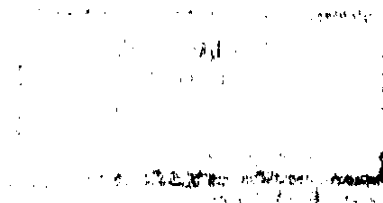


Subscribed and sworn to before me this 12th day of October, 1989.

Amy L. Listick
Notary Public

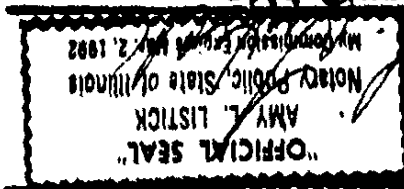
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Pursuant to N. B. P. A. 82-1021



1989
10 20

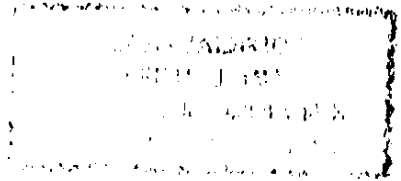
no this 10th day of October

Subscribed and sworn to before

VERNA I. WHITE by Patricia A. Rippla Pursuant to Power of Attorney

Patricia A. Rippla

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(Select one - Initial choice)

that regarding Federal Estate Tax or State Inheritance Tax;

(2) That as a consequence, I represent to the Registrar of Titles

Clifford White, who died on June 10, 1989.

(2) I am personally acquainted with the estate of the Estate of

and reside at 1731 N. 78th Court, Elmwood Park, Illinois 60635.

(name and capacity)

(1) I am Verna I. White, widow of Clifford White

oath, deposes and states as follows:

Tax for the Estate of decedent herein, being first duly sworn upon

The Affiant, regarding the possible liability for State Inheritance

0 3 0 0 2 2

ATTORNEY OF NO ESTATE TAX DUE

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DEPARTMENT OF HEALTH
MEDICAL EXAMINERS & SURVIVORS

**MEDICAL EXAMINER'S - CORONER'S
CERTIFICATE OF DEATH**

REGISTRATION DISTRICT NO. 16.0 MEDICAL EXAMINER'S - CORONER'S CERTIFICATE OF DEATH

DATE: **SEP 21 1989**

I HEREBY CERTIFY THAT the foregoing is true and correct copy of the death record for the decedent named in item 1 and that this record was established and filed in my office in accordance with the provisions of the Illinois Statutes relating to the registration of births, deaths and deaths.

SIGNED *William McLaughlin*

At Cook County Department of Public Health
500 S. Myrtle Street, Chicago, Illinois 60614
Official State Deputy Registrar

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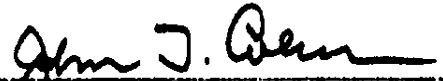
1. COUNTY OF DEATH	COOK		2. CITY TOWN OR ROAD DISTRICT NUMBER	CLIFFORD PARK		3. AGE - LAST BIRTHDAY	4. SEX	5. DATE OF BIRTH	6. MONTH DAY YEAR
7. MARITAL STATUS	MARRIED		8. SOCIAL SECURITY NUMBER	216 030035		9. OCCUPATION	EXECUTIVE		
10. RESIDENCE STREET AND NUMBER	131 N. 78th		11. CITY TOWN OR ROAD DISTRICT NO.	CLIFFORD PARK		12. RESIDE CITY	COOK		
13. STATE	IL		14. ZIP CODE	60635		15. RACE	WHITE		
16. FATHER - LAST NAME	FRED		17. MIDDLE	WHITE		18. MOTHER - LAST NAME	ELIZABETH		
19. THE DECEASED'S STATE	ILLINOIS		20. PATRIOTIC SERVICE	NONE		21. ADDRESS	400 E. Randolph, Elmwood Park, IL		
22. CONDITIONS OF DEATH	(a) STROKE (b) DUE TO OR AS A COMPLICATION OF STROKE (c) DUE TO OR AS A COMPLICATION OF STROKE								
23. PLACE OF DEATH	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
24. TIME OF DEATH	10:30 AM								
25. DATE OF DEATH	MAY 1, 1906								
26. PLACE OF BURIAL	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
27. TIME OF BURIAL	7:00 AM								
28. DATE OF BURIAL	MAY 1, 1906								
29. NAME OF FUNERAL HOME	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
30. NAME OF FUNERAL HOME	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
31. NAME OF FUNERAL HOME	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
32. NAME OF FUNERAL HOME	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
33. NAME OF FUNERAL HOME	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
34. NAME OF FUNERAL HOME	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
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36. NAME OF FUNERAL HOME	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
37. NAME OF FUNERAL HOME	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
38. NAME OF FUNERAL HOME	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
39. NAME OF FUNERAL HOME	CLIFFORD PARK, COOK COUNTY, ILLINOIS								
40. NAME OF FUNERAL HOME	CLIFFORD PARK, COOK COUNTY, ILLINOIS								

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CERTIFICATION

I, John T. Coburn, being an attorney duly authorized to practice in the State of Illinois, do hereby certify that the attached is a true and exact copy of the original Last Will and Testament of Clifford F. White dated March 13, 1978.



John T. Coburn

7743C

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WILL

OF

CLIFFORD F. WHITE

I, CLIFFORD F. WHITE, of the Village of Elmwood Park, County of Cook, State of Illinois, declare this to be my Will and revoke all former Wills and Codicils by me made.

ARTICLE I

A. My Executor shall pay all my debts, funeral expenses, costs of administration including ancillary, costs of safeguarding and delivering bequests, and other proper charges against my estate. My Executor shall pay from the residue of my estate all inheritance and estate taxes other than any tax on a generation-skipping transfer which is not a liability of my estate (including interest and penalties thereon) payable by reason of my death, without any right of reimbursement, except that the amount, if any, by which the estate and inheritance taxes shall be increased as a result of the inclusion of property over which I may have power of appointment shall be paid by the person holding or receiving that property.

B. I recommend that assets sold by my Executor to make the foregoing payments be selected, to the extent practicable, so as to minimize the recognition by my estate of gain for federal income tax purposes. No adjustments shall be made to compensate for a disproportionate allocation of unrealized gain for federal income tax purposes.

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A. I do hereby nominate and appoint my wife, VERNIA I. WHITE, Executor of this, my will; or if she shall be unable or unwilling to act or shall resign after having acted, I appoint my children, PATRICIA W. LAMARRE and RONALD E. WHITE, as co-Executors or the survivor of them as Executor hereunder. I do hereby waive surety on any official bond of any individual Executor hereunder.

B. If the appointment of an Executor of my estate is necessary or desirable in any jurisdiction in which any

ARTICLE IV

I give, devise and bequeath my residuary estate, being all property, wherever situated, in which I may have an interest at the time of my death not otherwise effectively disposed of, but not including any property over which I may have power of appointment, to my wife, VERNIA I. WHITE. If my wife does not survive me, I give my residuary estate to my then living descendants, per stirpes. I have two (2) children now living, namely: PATRICIA W. LAMARRE, of Deerfield, Illinois, and RONALD E. WHITE, of Hinsdale, Illinois.

ARTICLE III

I give and bequeath all my tangible personal effects, including but not limited to jewelry, furnishings, fixtures and any automobiles I may own, to my wife, VERNIA I. WHITE. If my wife shall not survive me, then to my children, living at the date of my death, equally, as they shall agree. If my children cannot agree within six (6) months after the date of my death, my Executor shall make the division hereunder.

ARTICLE II

CEW

Executor named herein is unable or unwilling to act, I appoint as my Executor in that jurisdiction such person or corporation as may be designated in an instrument signed by the then acting Executor of my domiciliary estate, and said ancillary Executor shall act without surety on his official bond, if any, and shall have all the powers and discretion with respect to my estate in that jurisdiction during administration that any Executor named herein is given with respect to the balance of my estate, to be exercised without court order.

I do hereby give any Executor full authority, power and discretion, to be exercised without court order, as follows:

A. To retain without liability any and all of my assets during the period of administration, or any undivided interests therein, regardless of any lack of diversification, tax or nonproductivity.

B. To make any distribution or division of my estate in cash or in kind or both, and to allot different kinds or disproportionate shares of property or undivided interests in property among the beneficiaries or portions, and to determine the value of any such property.

C. To sell, mortgage or pledge any or all of my property, real or personal. Any sales pursuant hereto may be public or private, for cash or on credit or partly cash and partly credit. Any disposition pursuant hereto may be upon such terms as may to my Executor seem advisable and to the best interests of my estate.

D. To settle and compound any and all claims

ARTICLE V

court order.

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either in favor of or against my said estate in such manner as to my Executor shall seem best.

E. To joint with my spouse in the filing of any Federal income tax return for any year or years for which I have not filed such return or returns prior to my death, and to pay such share of said taxes due thereon as my Executor shall deem proper.

F. To consent to any gifts made by my spouse as being one-half (1/2) made by me for the purposes of the Federal Gift Tax Law.

G. To claim as a deduction for income tax purposes any expenditures payable out of the principal of my estate any adjustment made between principal and income shall be in my Executor's sole discretion.

H. If any legatee entitled to distribution under this will shall be a minor, the Executor of my estate is authorized, in his discretion, to make such distribution to a parent of such minor or to such person as may then be the lawful guardian, either of the person or of the estate of such minor, and the receipt of such parent or other person shall be a good and sufficient receipt and discharge for such share and shall exonerate the Executor from all responsibilities with respect to the application thereof.

I. With respect to the foregoing powers, I authorize my Executor to execute and deliver any and all necessary and proper documents, and to give full releases and discharges, and any sale or hypothecation pursuant hereto may be without order of court, may be exercised at any time after my death, and shall not be restricted to purposes related to the administration of my death. The exercise of any authority and power by my Executor shall be

copy

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James J. Fink Address 116 E. Superior
Chicago, Illinois
527 Grand Ave. Address 116 E. Superior
Chicago, Ill.

This instrument, consisting of six (6) typewritten pages, the next page included, was on the date hereof signed, sealed, published and declared by the said Testator, CLIFFORD F. WHITE, as and for his will, in our presence, and we, at his request and in his presence and in the presence of each other have subscribed our names as witnesses thereto, believing the said Testator, CLIFFORD F. WHITE, to be of sound and disposing mind and memory.

Clifford F. White
 (SEAL) Clifford F. White

and seal this 13 day of March, 1978.
 IN WITNESS WHEREOF, I have hereunto set my hand
 person interested in my estate.
 final and conclusive and not subject to question by any

C.F.W.

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(SEAL)

My Commission Expires October 31, 1979

Notary Public Earl J. [Signature]

SUBSCRIBED AND SWORN TO before me this 15th day of March, 1978.

[Signature]
[Signature]
[Signature]

We, the attesting witnesses to the will of CLIFFORD F. WHITE, on oath state that each of us was present and saw the Testator sign the will, of which this affidavit is a part, in our presence; that the will was attested by each of us in the presence of the Testator; and that each of us believed the Testator to be of sound mind and memory at the time of signing.

STATE OF ILLINOIS)
COUNTY OF COOK)
SS.)

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ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT" OR "AGENT-IN-FACT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO REDEEM, 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 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 GIVE 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" OF WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY 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.)

Power of Attorney made this 25th day of August 1988
 I, VERNA J. WHITE, 1731 N. 78th Court, Elmwood Park, Illinois 60635
(insert name and address of grantor)

herby appoint: my daughter, PATRICIA A. RIPPET, 400 East Randolph Street, Chicago, IL 60601
(insert name and address of agent)

as my attorney-in-fact (my "agent") to act 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 Law" (including all amendments), but subject to any limitations on or additions to the specified powers inserted 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) Sale deposit box transactions.
- (f) Insurance and annuity transactions.
- (g) Retirement plan transactions.
- (h) Social Security, employment and military service benefits.
- (i) Tax matters.
- (j) Claims and litigation.
- (k) Commodity and option transactions.
- (l) Business operations.
- (m) Borrowing transactions.
- (n) Estate transactions.
- (o) All other property powers and transactions.

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 conditions on the sale of particular stock or real estate or special rules on borrowing by the agent):

No Limitations.

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 beneficiaries or joint tenants or revoke or amend any trust specifically referred to below):

No additional powers.

(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 A REASONABLE EXPENSE INCURRED IN ACTING UNDER THIS POWER OF ATTORNEY. STRIKE OUT THE NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES RENDERED AS AGENT UNDER THIS POWER OF ATTORNEY.)

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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:

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6. () This power of attorney shall become effective on the date it is signed by me.

(insert a future date or event during your lifetime such as court determination of your disability when you want this power to first take effect)

7. () This power of attorney shall terminate on my death.

(insert a future date or event such as court determination of your disability when you want this power to terminate prior to your death)

(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: my son, RONALD E. WHITE, 2138 Spindrift Court, Marietta, Georgia 30062

(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 guardian of my person is to be appointed, I nominate the following to serve as such guardian:

PATRICIA A. RIPPEL. No bond or security shall be required of any guardian.

(insert name and address of nominated guardian of the person)

10. If a guardian of my estate (my property) is to be appointed, I nominate the following to serve as such guardian:

PATRICIA A. RIPPEL. No bond or security shall be required of any guardian.

(insert name and address of nominated guardian of the estate)

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.

signed Verna I. White
(principal)

(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.)

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

Patricia A. RippeL
(agent)

Verna I. White
(principal)

(successor agent)

(principal)

(successor agent)

(principal)

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

State of ILLINOIS)
County of COOK) SS.

The undersigned, a notary public in and for the above county and state, certifies that VERNA I. WHITE 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 purposes therein set forth, and certified to the correctness of the signature(s) of the agent(s).

Dated: August 25, 1989

(SEAL)

Theresa E. Lane
Notary Public

My commission expires 01-14-90

(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.)

This document was prepared by John T. Coburn, Esq., Gardner, Carton & Douglas, 321 N. Clark St., Chicago, IL 60610-4795

LEGAL DESCRIPTION:

Lot Twenty-one (21) in North of River Forest Wooded Homesites a subdivision of that part of the West Half (1/2) of the Southwest Quarter (1/4) of Section 36, Town 40 North, Range 12, East of the Third Principal Meridian, described as follows: Commencing at a point in the West line of said Southwest Quarter (1/4) 799.25 feet North of the southwest corner thereof, running thence East 1329.8 feet on a line parallel with the South line of said Section, to the East line of the West Half (1/2) of the Southwest Quarter (1/4) thence North 798.71 feet along said East line thence West 1329.83 feet to a point in said West line 798.71 feet North of the place of beginning measured along the said West line, thence South along said West line to the place of beginning in Cook County, Illinois.

STREET ADDRESS: 1731 N. 78th COURT, BILWAGO, ILL., IL 60635

PERMANENT TAX INDEX NUMBER 12-36-316-005-0000

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

Section 3-4 of the Illinois Statutory 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 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 all 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. The agent 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 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 tenant in common or held in any other form; but the agent will not have power under any of the statutory categories (a) through (o) 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 at death under any will, trust, joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control 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 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 all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

(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 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, report, 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 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 instruments); collect, hold and receive a dividend, interest, maturity, principal, or 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 and other agreements on the rights of securities; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.

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(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 to take all powers with respect to tangible personal property; and, in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.

(e) **Safe deposit box transactions.** The agent is authorized to open, continue and have access to all safe deposit boxes, sign, renew, release or terminate any safe 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 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 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 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 rollover 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 retirement 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 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, receive for, and take title to and hold all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation; and, in general, exercise all powers with respect to Social Security, unemployment, military service 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 receipt for any claim or settlement proceeds and waive or release all rights 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 call 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 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 and 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 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 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 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 to the extent the principal limits the generality of this category (o) by striking out one or more of categories (a) through (n) or by specifying other limitations in the statutory property power form.

3832592

(FORM 303)

Affidavit by Surviving Joint Tenant

L. R. Doc. No. Certificate No.

State of ILLINOIS
County of COOK ss.

VERNA I. WHITE being first

duly sworn, upon oath deposes and says:

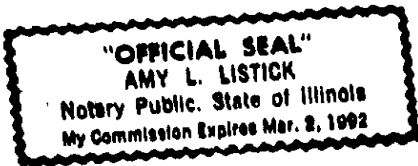
That she resides at 4731 N. 78th Court in the City of Elmwood Park
and that she is one of the parties who took title, not in tenancy in common, but in joint tenancy,
to real estate shown in Certificate of Title No. 705893 situated in said Cook County, Illinois,

described as follows: Lot Twenty-one (21) in North of River Forest Wooded Homesites a Subdivision of that part of West Half (1/2) of the Southwest Quarter (1/4) of Section 36, Town 40 North, Range 12, East of the Third Principal Meridian, described as follows: Commencing at a point in the West line of said Southwest Quarter (1/4) 799.25 feet North of the Southwest corner thereof, running thence East 1329.8 feet on a line parallel with the South line of said Section, to the East line of the West Half (1/2) of the Southwest Quarter (1/4) thence North 798.71 feet along said East line thence Westerly 1329.83 feet to a point in said West line 798.71 feet North of the place of beginning measured along the said West line, thence South along said West line to the place of beginning in Cook County, Illinois.

Affiant states that CLIFFORD WHITE one of the said owners in joint tenancy, died testate in the city (Village) of Elmwood Park in the State of Illinois as is confirmed by a Certificate of the health department of said municipality hereto attached.

Affiant states that the remaining joint tenant has not changed her marital status since the issuance of Certificate of Title Number 705893 (except who has been married but once since acquiring said real estate and then to).

Further, that the affiant makes this affidavit for the purpose of inducing the Registrar of Titles of Cook County, Illinois, to issue a certificate of title to the surviving Joint Tenant to said above described premises, relying on this statement as true, and in consideration thereof affiant guarantees the truth of the statements herein contained.



PATRICIA A. RIPPES, as attorney-in-fact for Verna I. White pursuant to power of attorney

Subscribed and sworn to before me this 12th day of October, 1989.
Notary Public

UNOFFICIAL COPY

Property of Cook County Clerk's Office

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CAROL MOSELEY BRAUN
REGISTRAR OF TITLES

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