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Chicago Title ServiceLink Division  
4000 Industrial Blvd  
Aliquippa, PA 15001

2010 074298

9258265

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2010 DEC 16 AM 9:05

MICHELLE R. FAJMAN  
RECORDER

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### SPECIFIC DURABLE POWER OF ATTORNEY

**NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT RELATES ONLY TO ACTIONS RELATED TO ONE SPECIFIC PROPERTY ADDRESS AND DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.**

I, CHRISTINE J. RIVERA RAGUAY with a current address of 4801 W. ARMY AVE CHICAGO, IL 60630, have made, constituted, and appointed, and by these presents do hereby make, constitute and appoint JOHNNY S. RAGUAY, whose current address is 7930 KOLMAR AVE SKOKIE, IL 60076, my true and lawful attorney-in-fact ("Agent") to act for me and in my name, place and stead, to undertake and to do all lawful acts necessary to complete the purchase and/or financing and settlement of the following property:

Property Address: 1108 S. VIRGINIA ST HOBART, IN 46342  
("Property") (LEGAL DESCRIPTION IS ATTACHED).

I hereby authorize my Agent to do all acts necessary and execute all documents necessary to obtain financing and borrow money on my behalf and to pledge the Property as security on my behalf for the following purposes:  
(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

- Purchase the Property
- Refinance to pay off existing liens on the Property
- Improve, alter or repair the Property
- Establish a line of credit with the equity in the Property
- Withdraw cash equity from the Property

I hereby authorize my Agent to sign all documents necessary to consummate the loan on my behalf, including but not limited to the execution, acknowledgment and delivery of all contracts, applications for credit, deeds, notes, deeds of trust, mortgages, settlement statements, Truth-in-Lending Act forms, Real Estate Settlement Procedures Act forms, any affidavits including but not limited to those relating to Fannie Mae, Freddie Mac, private investor, private mortgage insurance, title insurance, to receive federal, state, and investor required disclosures on my behalf, and any and all other documents or amendments thereto necessary to the purchase and/or encumbrance of the Property as fully and largely as I might or could do if acting personally.

AMOUNT \$ 16-  
 CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
 CHECK # 997255 04  
 OVERAGE \_\_\_\_\_  
 COPY 5  
 NON-COM ✓  
 CLERK Rm

**FILED**

DEC 16 2010

PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

030996

**VA Loans Only:** In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs:

1. All or a portion of my entitlement may be used.
2. If this is a purchase transaction, the price of the Property is \$ \_\_\_\_\_.
3. The amount of the loan to be secured by the Property is \$ \_\_\_\_\_ (including VA Funding Fee in amount if financed) at an initial rate of annual interest not to exceed \_\_\_\_\_% payable in monthly payments of approximately \$ \_\_\_\_\_ each over \_\_\_\_\_ months.
4. I intend to use and occupy the Property as my home.
5. This specific power of attorney shall automatically expire 60 days from the date of this document unless revoked by my written revocation prior to said date.
6. I further authorize my Agent to execute any forms required by the Veterans Administration including but not limited to VA forms 1802, 1876, 1820, 1859 and any and all other documents or amendments thereto necessary to utilize my eligibility for VA Guaranty.

This Power of Attorney is effective immediately and revokes any previous powers of attorney granted by me relating to the Property only. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party has actual knowledge of the revocation. I agree to indemnify the third party for any claims that arise against the third party because of reliance on this Power of Attorney.

This Power of Attorney shall continue and remain in effect regardless of any incapacity or disability I may hereafter suffer.

I hereby ratify, confirm and declare that any act or thing lawfully done hereunder by my Agent shall be binding on myself and my heirs, legal and personal representatives, and assigns.

IN WITNESS HEREOF, I have set my hand this 21 day of OCTOBER, 2010.

(Signature)

(Printed name)

Christine J. Rivera Raguoy

Witness

Printed name: \_\_\_\_\_

Witness

Printed name: \_\_\_\_\_

STATE OF ILLINOIS

COUNTY OF COOK

On this 21 day of OCT, 2010, before me, the undersigned Notary Public, personally appeared CHRISTINE RAGUOY and \_\_\_\_\_

known to be the individual described in and who executed the foregoing instrument and each duly acknowledged to me that they executed the same.

Notary Public

Printed name: MARITZA NUNEZ

THE ATTORNEY-IN-FACT OR AGENT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

"I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document unless required by law." Marnie Shushok

OFFICIAL SEAL  
MARITZA NUNEZ  
Notary Public - State of Illinois  
My Commission Expires Apr 29, 2014

\*\*\*\*\*Legal Description Cont\*\*\*\*\*

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF LAKE, STATE OF INDIANA AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN CITY OF HOBART, LAKE COUNTY, STATE OF INDIANA, AS DESCRIBED IN DEED DOC # 05-104522, ID# 45-13-06-176-014.000-018, BEING KNOWN AND DESIGNATED AS:

LOT NUMBERED 40 AS SHOWN ON THE RECORDED LAT OF LAKE GEORGE LATEAU UNIT NO. 5, IN THE CITY OF HOBART RECORDED IN PLAT BOOK 88 PAGE 53 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

BY FEE SIMPLE DEED FROM JAMES BJES AND AMY BJES AS SET FORTH IN DOC # 05-104522 DATED 11/14/2005 AND RECORDED 11/29/2005, LAKE COUNTY RECORDS, STATE OF INDIANA.