



## 104TH GENERAL ASSEMBLY

### State of Illinois

2025 and 2026

**HB4462**

Introduced 1/20/2026, by Rep. Jennifer Gong-Gershowitz

#### SYNOPSIS AS INTRODUCED:

755 ILCS 45/2-8

from Ch. 110 1/2, par. 802-8

Amends the Illinois Power of Attorney Act. Deletes two reasons for which it is deemed reasonable cause for a third party to refuse to honor a power of attorney for property: (i) the refusal by the agent to provide a copy of the original document that is certified to be valid by an attorney, a court order, or governmental entity; and (ii) the refusal of the principal's attorney to provide a certificate that the power of attorney is valid.

LRB104 17339 JRC 30763 b

1 AN ACT concerning civil law.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Power of Attorney Act is amended  
5 by changing Section 2-8 as follows:

6 (755 ILCS 45/2-8) (from Ch. 110 1/2, par. 802-8)

7 Sec. 2-8. Reliance on document purporting to establish an  
8 agency.

9 (a) Any person who acts in good faith reliance on a copy of  
10 a document purporting to establish an agency will be fully  
11 protected and released to the same extent as though the  
12 reliant had dealt directly with the named principal as a  
13 fully-competent person. The named agent shall furnish an  
14 affidavit or Agent's Certification and Acceptance of Authority  
15 to the reliant on demand stating that the instrument relied on  
16 is a true copy of the agency and that, to the best of the named  
17 agent's knowledge, the named principal is alive and the  
18 relevant powers of the named agent have not been altered or  
19 terminated; but good faith reliance on a document purporting  
20 to establish an agency will protect the reliant without the  
21 affidavit or Agent's Certification and Acceptance of  
22 Authority.

23 (b) Upon request, the named agent in a power of attorney

1 shall furnish an Agent's Certification and Acceptance of  
2 Authority to the reliant in substantially the following form:

3 AGENT'S CERTIFICATION AND ACCEPTANCE OF AUTHORITY

4 I, ..... (insert name of agent), certify that the  
5 attached is a true copy of a power of attorney naming the  
6 undersigned as agent or successor agent for .....  
7 (insert name of principal).

8 I certify that to the best of my knowledge the principal  
9 had the capacity to execute the power of attorney, is alive,  
10 and has not revoked the power of attorney; that my powers as  
11 agent have not been altered or terminated; and that the power  
12 of attorney remains in full force and effect.

13 I accept appointment as agent under this power of  
14 attorney.

15 This certification and acceptance is made under penalty of  
16 perjury.\*

17 Dated: .....

18 .....  
19 (Agent's Signature)

20 .....  
21 (Print Agent's Name)

22 .....  
23 (Agent's Address)

24 \*(NOTE: Perjury is defined in Section 32-2 of the Criminal

1 Code of 2012, and is a Class 3 felony.)

2 (c) Any person dealing with an agent named in a copy of a  
3 document purporting to establish an agency may presume, in the  
4 absence of actual knowledge to the contrary, that the document  
5 purporting to establish the agency was validly executed, that  
6 the agency was validly established, that the named principal  
7 was competent at the time of execution, and that, at the time  
8 of reliance, the named principal is alive, the agency was  
9 validly established and has not terminated or been amended,  
10 the relevant powers of the named agent were properly and  
11 validly granted and have not terminated or been amended, and  
12 the acts of the named agent conform to the standards of this  
13 Act. No person relying on a copy of a document purporting to  
14 establish an agency shall be required to see to the  
15 application of any property delivered to or controlled by the  
16 named agent or to question the authority of the named agent.

17 (d) Each person to whom a direction by the named agent in  
18 accordance with the terms of the copy of the document  
19 purporting to establish an agency is communicated shall comply  
20 with that direction, and any person who fails to comply  
21 arbitrarily or without reasonable cause shall be subject to  
22 civil liability for any damages resulting from noncompliance.  
23 A health care provider who complies with Section 4-7 shall not  
24 be deemed to have acted arbitrarily or without reasonable  
25 cause.

1           (e) Unreasonable cause to refuse to honor. It shall be  
2 deemed unreasonable for a third party to refuse to honor an  
3 Illinois statutory short form power of attorney for property  
4 properly executed in accordance with the laws in effect at the  
5 time of its execution, if the only reason for the refusal is  
6 any of or more than one of the following: (1) the power of  
7 attorney is not on a form the third party receiving such power  
8 prescribes, regardless of any form the terms of any account  
9 agreement between the principal and third party requires; (2)  
10 there has been a lapse of time since the execution of the power  
11 of attorney; (3) on the face of the statutory short form power  
12 of attorney, there is a lapse of time between the date of  
13 acknowledgment of the signature of the principal and the date  
14 of the acceptance by the agent; (4) the document provided does  
15 not bear an original signature, original witness, or original  
16 notarization but is accompanied by a properly executed Agent's  
17 Certification and Acceptance of Authority, Successor Agent's  
18 Certification and Acceptance of Authority, or Co-Agent's  
19 Certification and Acceptance of Authority bearing the original  
20 signature of the named agent; or (5) the document appoints an  
21 entity as the agent. Nothing in this Section shall be  
22 interpreted as prohibiting or limiting a third party from  
23 requiring the named agent to furnish a properly executed  
24 Agent's Certification and Acceptance of Authority, Successor  
25 Agent's Certification and Acceptance of Authority, or  
26 Co-Agent's Certification and Acceptance of Authority under

1 this Act.

2 (f) Reasonable cause to refuse to honor. Reasons for which  
3 it shall be deemed reasonable cause for a third party to refuse  
4 to honor a power of attorney for property include, but are not  
5 limited to, the following:

6 (1) the refusal by the agent to provide an affidavit  
7 or properly executed Agent's Certification and Acceptance  
8 of Authority, Successor Agent's Certification and  
9 Acceptance of Authority, or Co-Agent's Certification and  
10 Acceptance of Authority;

11 (2) (blank); ~~the refusal by the agent to provide a~~  
12 ~~copy of the original document that is certified to be~~  
13 ~~valid by an attorney, a court order, or governmental~~  
14 ~~entity;~~

15 (3) the person's good faith referral of the principal  
16 and the agent or a person acting for or with the agent to  
17 the local adult protective services unit;

18 (4) actual knowledge or a reasonable basis for  
19 believing in the existence of a report having been made by  
20 any person to the local adult protective services unit  
21 alleging physical or financial abuse, neglect,  
22 exploitation, or abandonment of the principal by the agent  
23 or a person acting for the agent;

24 (5) actual knowledge of the principal's death or a  
25 reasonable basis for believing the principal has died;

26 (6) actual knowledge of the incapacity of the

1 principal or a reasonable basis for believing the  
2 principal is incapacitated if the power of attorney  
3 tendered is a nondurable power of attorney;

4 (7) actual knowledge or a reasonable basis for  
5 believing that the principal was incapacitated at the time  
6 the power of attorney was executed;

7 (8) actual knowledge or a reasonable basis for  
8 believing: (A) the power of attorney was procured through  
9 fraud, duress, or undue influence, or (B) the agent is  
10 engaged in fraud or abuse of the principal;

11 (9) actual notice of the termination or revocation of  
12 the power of attorney or a reasonable basis for believing  
13 that the power of attorney has been terminated or revoked;

14 (10) the refusal by a title insurance company to  
15 underwrite title insurance for a gift of real property  
16 made pursuant to a statutory short form power of attorney  
17 that does not contain express instructions or purposes of  
18 the principal with respect to gifts in paragraph 3 of the  
19 statutory short form power of attorney;

20 (11) (blank); ~~the refusal of the principal's attorney~~  
21 ~~to provide a certificate that the power of attorney is~~  
22 ~~valid;~~

23 (12) a missing or incorrect signature, an invalid  
24 notarization, or an unacceptable power of attorney  
25 identification;

26 (13) the third party: (A) has filed a suspicious

1 activity report as described by 31 U.S.C. 5318(g) with  
2 respect to the principal or agent; (B) believes in good  
3 faith that the principal or agent has a prior criminal  
4 history involving financial crimes; or (C) has had a  
5 previous, unsatisfactory business relationship with the  
6 agent due to or resulting in material loss to the third  
7 party, financial mismanagement by the agent, or litigation  
8 between the third party and the agent alleging substantial  
9 damages; or

10 (14) the third party has reasonable cause to suspect  
11 the abuse, abandonment, neglect, or financial exploitation  
12 of the principal, if the principal is an eligible adult  
13 under the Adult Protective Services Act.

14 (Source: P.A. 103-994, eff. 1-1-25.)