



POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that **MANUFACTURERS & TRADERS TRUST COMPANY, ONE M&T PLAZA, BUFFALO, NY 14203-2399, TRUSTEE FOR SECURITIZATION SERIES 1998-4, AGREEMENT DATED 12-01-98**, has made, constituted and appointed, and BY THESE PRESENTS does make, constitute and appoint **PIERCE & ASSOCIATES**, of the City of Chicago, County of Cook, State of Illinois, true and lawful **MANUFACTURERS & TRADERS TRUST COMPANY, ONE M&T PLAZA, BUFFALO, NY 14203-2399, TRUSTEE FOR SECURITIZATION SERIES 1998-4, AGREEMENT DATED 12-01-98**, and in their name, place and stead to convey the property known as **16418 SOUTH OXFORD DRIVE, MARKHAM, IL 60426**, including without limitations, the execution of any and all documents necessary to effectuate the same, giving and granting unto **PIERCE & ASSOCIATES** said ATTORNEYS, full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as fully, to all intents and purposes, as they might or could do if personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that **PIERCE & ASSOCIATES** said ATTORNEY, or their substitute, shall lawfully do or cause to be done by virtue hereof. IN TESTIMONY WHEREOF, _____ has hereunto set his/her hand and seal this _____ day of _____, 2001.

Place Corporate

MANUFACTURERS & TRADERS TRUST COMPANY, ONE M&T PLAZA, BUFFALO, NY 14203-2399, TRUSTEE FOR SECURITIZATION SERIES 1998-4, AGREEMENT DATED 12-01-98

Seal Here

President

Signed, Sealed and Delivered in Presence of _____

State of PA)

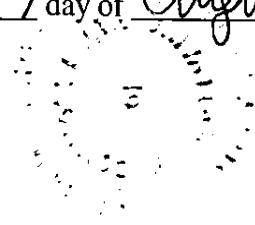
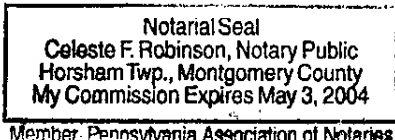
County of Montgomery)

Frank E. Visocky
Assistant Secretary -
Document Control

I, Celeste F. Robinson, a notary public in and for, and residing in the said County, in the State aforesaid, DOES HEREBY CERTIFY, that _____, personally known to me to be the same person whose name is subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 17 day of August, 2001.

Celeste F. Robinson
NOTARY PUBLIC



Box 178

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