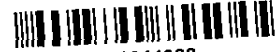


LIMITED POWER OF ATTORNEY



STATE OF ILLINOIS )  
COUNTY OF COOK )

The Illinois Housing Development Authority (the "Authority"), a body politic and corporate of the State of Illinois, created by and existing pursuant to the Illinois Housing Development Act, 20 ILCS 3805/1, et seq., as amended and supplemented, having its principal office at 401 N. Michigan, Suite 900, Chicago, Illinois 60611 constitutes and appoints:

REGENCY SAVINGS BANK F.S.B.

its true and lawful attorney-in-fact, and in its name, place, and stead and for its use and benefit, to execute and acknowledge all documents which are customarily and reasonable necessary and appropriate to the release of mortgages upon payment and discharge of all sums secured by such mortgages, in connection with one-to-four-family mortgages owned by the Authority and serviced on behalf of the Authority by said attorney-in-fact, whether the Authority is named in such mortgages as mortgagee or beneficiary, or has become mortgagee or beneficiary by virtue of assignment, of such mortgage.

The Authority gives to said attorney-in-fact full power and authority to execute such instruments as if the Authority were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

This limited power of attorney has been executed and is effective as of the 4<sup>th</sup> day of SEPTEMBER, 2002, and shall continue in full force and effect until the earlier to occur of (a) any of the following events and (b) the revocation of this power of attorney in writing by the undersigned:

- (i) the suspension or termination of the attorney-in-fact as a seller or servicer of mortgages;
- (ii) the transfer of servicing from the attorney-in-fact to another servicer;
- (iii) the appointment of a receiver or conservator with respect to the business of the attorney-in-fact; and
- (iv) the filing of a voluntary or involuntary petition in bankruptcy by the attorney-in-fact or any of its creditors.

ILLINOIS HOUSING DEVELOPMENT AUTHORITY

ATTEST:

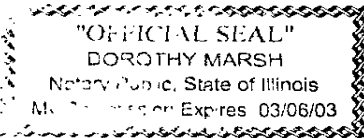
By:   
Gregory L. Lewis  
Its: Director, Portfolio Administration

This document was prepared by and should be returned to:

Illinois Housing Development Authority  
401 N. Michigan Avenue  
Suite 900  
Chicago, Illinois 60611  
Attention: DOROTHY MARSH

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that Gregory L. Lewis personally known to me to be the Director, Portfolio Administration, of ILLINOIS HOUSING DEVELOPMENT AUTHORITY, who 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 he signed and delivered the said instrument in his respective capacity as Director of ILLINOIS HOUSING DEVELOPMENT AUTHORITY, as his free and voluntary act and as the free and voluntary act and deed of ILLINOIS HOUSING DEVELOPMENT AUTHORITY, for the uses and purposes therein set forth.

Given under my hand and official seal this 4<sup>th</sup> day of SEPTEMBER 2002.



Notary Public

My commission expires: