

LIMITED POWER OF ATTORNEY

I, Li Xiao, residing at 545 Woodlawn Avenue, Glencoe, IL 60022, hereby appoint David W. Zhu, residing at 5628 S Washington Street, Hinsdale, IL 60521, as my attorney-in fact (my "agent") to act for me and in my name (in any way I could act in person) in all respects requisite or proper to effectuate the Refinance of the premises located in the county of COOK, state of Illinois, legally described as follows:

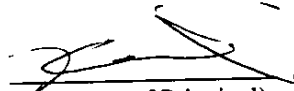
LOT 15 IN BLOCK 26 IN CHICAGO NORTH SHORE LAND COMPANY'S SUBDIVISION IN SECTIONS 17 AND 18, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

and commonly known as: 545 Woodlawn Avenue, Glencoe, IL 60022.  
P.I.N. 05 - 18 - 201 - 013 - 0000

including, but not limited to making exacting, acknowledging and delivering all notes, mortgages, affidavits, and other instruments, including specifically a note, and mortgage creating a lien on the premises to secure such note, and endorsing and negotiating checks and bills of exchange, and I hereby ratify and confirm all such acts of my agent.

This power of attorney shall remain in effect until December 31<sup>st</sup>, 2010, unless sooner revoked by me in writing delivered to my agent.


Dated: Nov. 2, 2010

  
(Signature of Principal)

Li Xiao  
(Printed or Typed Name)

The undersigned witness certifies that Li Xiao known to me to be the same person whose name is subscribed as principal to the foregoing Power of Attorney, appeared before me and the notary public and acknowledged signing and delivering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe him or her to be of sound mind and memory.

Dated: 11-02-2010

Witness: Pao Lin Wong 

State of \_\_\_\_\_  
County of \_\_\_\_\_  
Consulate General of the United States of America } SS.  
at Hong Kong

The undersigned, a notary public in and for the County and State, certifies that Li Xiao known to me to be the same person whose name is subscribed as principal to the foregoing Power of Attorney, appeared before me and the additional witness in person and acknowledged principal, for the uses and purposes therein set forth, and certified to the correctness of the signature(s) of the agent(s).

Dated: NOV 02 2010  
Notary Public:   
My commission expires: INDEFINITE  
**Hala Rharrit**  
**U.S. Vice Consul**

Prepared by & Mail to:  
Homeland Mortgage Co.  
5757 S. Cass Ave  
Westmont, IL 60559

**BOX 333-CP**

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