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WHEN RECORDED RETURN TO
ONTRAK ASSIGNMENT SERVICES
P. O. BOX 3829
FREDERICK, MD 21701

93138051

LIMITED POWER OF ATTORNEY DEFT-11 RECORD FOR \$23.50

STATE OF

New York

T91222 TRAM 1872 06/09/93 14:41:00
92810 : *-73-438051
COOK COUNTY RECORDER

COUNTY OF

Albion

KNOW ALL MEN BY THESE PRESENTS, that Emphanque Capital Corp. a corporation organized and existing under the laws of New York State, with its principal office at One Old Country Road, Suite 330, Carle Place, NY 11514, ("Emphanque") has and hereby irrevocably makes, constitutes and appoints, and by these presents does hereby irrevocably make, constitute and appoint, each of Thomas P. Kowick of Amherst, New York, Daniel Starowics of Amherst, New York and Debra Bifaro of Grand Island, New York, all officers of M&T Mortgage Corporation, a corporation organized and existing under the laws of New York State and having an office at 105 Earkart Drive, Williamsville, New York, 14221, and such other person or persons as any of Thomas P. Kowick, Daniel Starowics, and Debra Bifaro of M&T Mortgage Corporation shall designate from time to time, and each of them, any of whom may act alone, the true and lawful attorneys-in-fact of Emphanque, with respect to any interest that Emphanque currently has or hereafter may have, to do and perform in the name and stead of Emphanque, all of the following matters and things, with respect to the Fannie Mae mortgages that were previously serviced by Emphanque pursuant to the Fannie Mae Mortgage selling and servicing contract between Emphanque and Fannie Mae ("Fannie Mae Portfolio"), in any case in the discretion of the party acting under this Power of Attorney:

1. With respect to the Fannie Mae Portfolio:
 - a. To endorse, execute, acknowledge, transfer, and otherwise, in any and all respects, deal with any promissory notes, including, without limitation, the ability to negotiate, transfer, or assign any such promissory notes to any third party or third parties and/or to Fannie Mae or its designee; and
 - b. To execute, assign, acknowledge, transfer, and otherwise, in any and all respects, deal with any mortgages, deeds of trust, and other forms of security deed, including, without limitation, the ability to sell, transfer, or assign any such mortgages to any third party or third parties and/or Fannie Mae or its designee.
2. With respect to the Fannie Mae Portfolio, to collect, demand, and take any other action necessary or desirable to collect all principal, interest, and other sums of money that may now be or hereafter become due and owing pursuant to promissory notes, including, without limitation, the ability to pursue and collect on any deficiency judgments, receive, endorse, cash, negotiate, and otherwise deal with all checks, money orders, and other forms of payment of any kind and to satisfy any and all such promissory notes.
3. With respect to the Fannie Mae Portfolio, to exercise any right, power or privilege under any mortgages, deed of trusts, security deeds, or other instruments or documents of any kind, including, without limitation, the ability to take any action to enforce, foreclose, exercise any power of sale, release, and satisfy any and all such mortgages, deed of trusts, security deeds, or other instruments or documents.
4. To transfer and convey to any third parties, and/or to Fannie Mae or its designee, any real property which was security for the mortgages in the Fannie Mae Portfolio and in furtherance thereof, without limitation, to execute, deliver, and record deeds concerning such real property.
5. With respect to any and all other interests, rights, and privileges, of any kind arising, in any way, from the Fannie Mae Portfolio, to take any action necessary or desirable to exercise or otherwise act upon such interests, rights and privileges.
6. To withdraw funds from, and to change the title of and signatories on, bank accounts, custodial accounts, or other accounts related, in any way, to the Fannie Mae Portfolio, and to establish individual accounts for any funds relating to the Fannie Mae Portfolio.

LOAN # POOL #
COUNTY COOK (1)



JF = 526.P.00112 STATE JL

23.50

AHL

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Property of Cook County Clerk's Office

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93436051

9051

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal this day
of November 30, 1992.

MORTARY PUBLIC

(SEAL)

and year first above written.
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal this day
of November 30, 1992.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal this day
of November 30, 1992.

STATE OF *Wyoming*
COUNTY OF *Platte*

(SEAL)

HARRIS, J. O'NEIL
President & CEO

BY: NAME:
TITLE: PRESIDENT & CEO
DATE: NOVEMBER 30, 1992

SUPERVISOR

IN WITNESS WHEREOF, Empanganue has caused this Power of Attorney to be executed in
and has caused this Secretary to attest hereto on this 30th day of November, 1992,
and has caused by this President and has caused this Corporation seal to be affixed hereeto,
let this date be witnessed and be witnessed by the undersigned on this date.

any other copy of other reproduction of this Power of Attorney may be used, accepted
and relied upon in lieu of the original herein for the purpose of recording, filing,
or otherwise utilizing the same.

This Power of Attorney is coupled with an interest and is irrevocable under all
circumstances.

Attest: *John J. O'Neil*
Attorney, All as fully is done and performed in the name of Empanganue, by its
successors or assigns may do or cause to be done by virtue of this Power of
Attorney, all as fully is done and performed in the name of Empanganue, by its
successors or assigns may do or cause to be done by virtue of this Power of
Attorney, all as fully is done and performed in the name of Thomas P. Knott, Daniel Starwicks, and Debora
Reetziales and contestants all in the power of Attorney, and hereby
ratifies and authorizes this Power of Attorney, and hereby
power and authority of substitution under this Power of Attorney, and hereby
reserves hereby irrevocably grants each of Thomas P. Knott, Daniel Starwicks, and Debora
Reetziales and contestants under this Power of Attorney, and hereby
recommends hereto of this Power of Attorney, and hereby

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