CIAL GOPY A WHEN RECORDED MAIL TO: Express America Mortgage Corporation **Document Control**

P.O. Box 60610 Phoenix, Arizona 85082-0610

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IL-CORPORATION

SPACE ABOVE THIS LINE FOR RECORDER'S USE Saunders T51111 TRAN 6200 08/05/94 +0835 + C.G. # 754-4 COOK COUNTY RECORDER

SPECIAL LIMITED IRREVOCABLE POWER OF ATTORNEY

allings Consoration **DELTA MORTGAGE COMPANY** (corporation/partnership/sole proprietorship) with its principal offices at 2743 N. SHEFFIELD AVE., CHICAGO, IL 60614 , ("Principal"), does hereby make, constitute and appoint Express America Mortgage Corporation, an Arizona corporation with offices at 9060 E. Via Linda Street, Scottsdale, Arizona 85258 ("Express America"), for Principal's benefit and in Principal's name, place and stead, Principal's true and lawful attorney-in-fact:

To execute, endo(se, ssign and deliver to Express America (1) the promissory note (hereinafter the "Promissory Note") made payable to the order of Principal, relating to the property located at . 7339 South Cakley Avenue, Chicago. Ell 60636 (2) any beneficial or morga jee's interest, or assignment thereof and any and all other rights and interests, under all mortgages, deeds of trust, so crity agreements, pledges and other instruments evidencing, making or granting security for the Promissory Note ("Mortpage Rights") and (3) all other documents evidencing, memorializing or otherwise relating to payee's, obligee's or inortgagee's interest in the loan evidenced by the Promissory Note ("Documents").

Principal hereby grants to Express America as its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing party is as fully as Principal might or could do and perform by itself. Principal and Express America hereby acknowledges and agrees that it shall exercise the power granted it hereunder only through an officer or other representative of Express America, whose authority shall be evidenced by the exercise of such power.

Principal and Express America hereby acknowledge and agree that Express America has an Interest in the subject matter of the power granted herein, in that the loan evidenced by the Promissory Note (and the related Mortgage Rights and Documents) were originated and closed in the name of Principal with Principal being denominated the original payee on the Promissory Note and the original beneficiary or mortgagee on the deed of trust or mortgage securing payment of the Promissory Note, and immediately upon the closing of the loan, and concurrently therewith, Principal shall, and in connection herewith does, assign the same to Express America. Principal and Express America do hereby agree that Express America is hereby vested irrevocably with the power granted herein and that Principal does hereby forever renounce all right to revoke this Special Limited Irrevocable Power of Attorney or any of the powers conferred upon Express America hereby or to appoint any other person to execute the said power and Principal also renounces all right to do any of the acts which Express. America is suthorized to perform by this power.

If prior to the exercise of the power hereby conferred upon Express America. Principal shall have become bankrupt, dissolved, liquidated, disabled, incapacitated, or have died, and Express America shall have thereafter exercised such power, Principal hereby declares any such acts as may have been performed by express America pursuant to this power shall be and remain binding and effective in the same manner that they would have been had such bankruptcy, dissolution, liquidation, disability, incapacity or death of Principal not have occurred.

Executed on Villa	4 28 , 199 4 , at 2743 N. SHEFFIELD AVE. 1	0
Principal:	DELTA MORTGAGE COMPANY	175
By:	andrew Raf Se	CO
Print Name:	ANDREW RAFTIS	
Title:	PRESIDENT	
of Illinois		94693194

9484849999 County of_ The foregoing instrument was acknowledged before me this day of 1994 , by ANDREW RAFTIS DELTA MORTGAGE COMPAN an Illinois corporation, on behalf of the corporation.

"OFFICIAL SEAL" Notery ROBERT T. JACOB Notary Public, State of Illinois

Commission Expiration Date

(Seal

State of Illinois

My Commission Espires 08/19/97

LOT 33 IN BLOCK 10 IN DEWRY AND HOGG'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSZIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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