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SPECIAL LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

That, FIRST HOME MORTGAGE CORPORATION

an ILLINOIS CORPORATION, ("Correspondent"), has determined that it is necessary to appoint agents to act on its behalf;

Correspondent hereby appoints the following individuals, who are employees of Mellon Mortgage Company, a corporation organized and existing under the laws of the State of Colorado:

- Jane E. Smith : DEPT-01 RECORDING \$23.50
Michael D. Minnis : T#0014 TRAN 7376 09/01/95 10:59:00
Daniel B. Kanaby : #2243 + 07 \*--95--586433
Allison Cranc : COOK COUNTY RECORDER
DEPT-10 PENALTY \$20.00

or any one of them, as Correspondent's attorneys-in-fact, and in Correspondent's name, place and stead and for Correspondent's use and benefit to execute and acknowledge the following Instruments on behalf of Correspondent:

Any and all endorsements and/or assignments of promissory notes made payable to Correspondent and assignments of instruments evidencing, making or granting security for such promissory notes, including, but not limited to, mortgages and deeds of trust, said notes and security instruments to be endorsed and/or assigned to Mellon Mortgage Company or Mellon Bank, N.A.

This Special Limited Power of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Mellon Mortgage Company at 3100 Travis Street, Houston, Texas 77006, and an acknowledgement of receipt issued therefor. With respect to any individual named as an attorney-in-fact herein, this Special Limited Power of Attorney shall terminate at the time said person's employment with Mellon Mortgage Company terminates.

EXECUTED this 29th day of August, 1995.

ATTEST:

FIRST HOME MORTGAGE CORPORATION

Name: Jeff Lake
Title: Vice President

Name: Vince Manglardi
Title: Executive Vice President

WITNESS:

Rita Jamina
Rita Hinckle

STATE OF Illinois
COUNTY OF Cook

On this the 29th day of August, 1995, before me, the undersigned Notary Public personally appeared Vince Manglardi, known to me (or satisfactorily proven) to be the person described in the foregoing instrument, as Executive Vice President of First Home Mortgage Corporation, an Illinois Corporation, and acknowledged that (s)he executed the same in the capacity therein stated and for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.



Printed Name: Jean K. Freeman
Title: Notary Public

Prepared By:
Return TO:
MELLON MORTGAGE COMPANY,
KIMBERLY DAWN SHARP
5599 Sth Felipe Ste 1650
Houston, Tex 77056

My commission expires: 6-16-97

Lnt# 391307



Handwritten numbers: 23588, 20.00

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TICOR TITLE INSURANCE

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LOT 19 IN CRESCENT WOOD SUBDIVISION, BEING A RESUBDIVISION OF LOTS 1, 3 AND 4 IN BLOCK 7 AND LOTS 6, 7, 8 AND 10 IN BLOCK 8 IN ARTHUR T. MC INTOSH AND COMPANY'S CHICAGO AVENUE FARMS, BEING A SUBDIVISION IN THE SOUTHEAST 1/4 OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN.# 02-16-408-022

129 CRESCENT Ave. PALATINE 60067  
IL

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