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SPECIAL LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

That, North Shore Mortgage and Financial Services, Inc.

a 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:

HE/HIS/HER	<u>78130-943</u>	June E. Smith
		Julia E. Gattin
		Jacqueline Henderson
		Allison Crane

RECORDING	103.00
SEARCH	10.00
TOTAL	113.00
RECORDING	20.00
TOTAL	133.00

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of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Mellon Mortgage Company at 3100 Travis Street, Houston, Texas 77006, and an acknowledgement of receipt issued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 13th day of April, 1995.

ATTEST:

North Shore Mortgage and Financial Services, Inc.

TK & Z
Name: Thomas K. Nash
Title: Secretary-Treasurer

By: [Signature]
Name: Richard Nash
Title: President

WITNESS:

[Signatures]

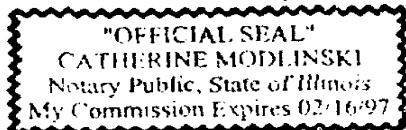
BOX 169

STATE OF Illinois

COUNTY OF Cook

On this the 13th day of April, 1995, before me, the undersigned Notary Public personally appeared Richard Nash, known to me (or satisfactorily proven) to be the person described in the foregoing instrument, and acknowledged that 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.



[Signature]
Printed Name: Catherine Modlinski
Title: Notary Public

Prepared by:

My Commission Expires 02/16/97

My commission expires: 2/16/97

MELLON MORTGAGE COMPANY
KIMBERLY DAWN SHARP
5599 San Felipe, Suite 1650
Houston, Texas 77056

*of 300SR
of 000PR*

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RIDER - LEGAL DESCRIPTION

LOT 3 IN BLOCK 12 IN KRENN AND DATO'S CRAWFORD AND PETERSON ADDITION TO NORTH EDGEWATER, A SUBDIVISION OF THE NORTHEAST FRACTIONAL 1/4 (EXCEPT THE NORTH 42 RODS THEREOF) AND FRACTIONAL SOUTHEAST 1/4 OF SECTION 3, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF INDIAN BOUNDARY LINE (EXCEPT FROM ABOVE DESCRIBED TRACT OF LAND THAT PART THEREOF THAT LIES SOUTH OF A LINE THAT IS 100 FEET NORTH OF AND PARALLEL TO SOUTH LINE OF PETERSON AVENUE EXTENDED WEST) ALSO EXCEPT RIGHT OF WAY OF CHICAGO AND NORTHWESTERN RAILWAY COMPANY) IN COOK COUNTY, ILLINOIS.

PIN: 13-03219-019

PROPERTY ADDRESS: 6148 N TRIPP, CHICAGO, IL 60646

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