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ILLINOIS DURABLE
POWER OF
ATTORNEY FOR
PROPERTY

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#3278 # AH *-95-279370
COOK COUNTY RECORDER

MAIL TO:

GARR & DE MAERTELAERE, LTD.
Attorneys at Law
50 Turner Ave.
Efk Grove Village, Illinois 60007
593-8777

ATTORNEYS' TITLE GUARANTEE COMPANY

RECORDER'S STAMP

POWER OF ATTORNEY made this 24 day of March, 1995.

1. I (we), Arthur Eric Ostergard, a bachelor, hereby appoint LEE D. GARR OR RAY J. DE MAERTELAERE of the Law Firm of GARR & DE MAERTELAERE, LTD., PHH HOMEQUITY CORPORATION'S AUTHORIZED REPRESENTATIVE, OR a duly authorized OFFICER OF PHH HOMEQUITY CORPORATION, as our attorney-in-fact (our "Agent") to act for us and in our name (in any way we could act in person) with respect to transactions relating to Real Property commonly known as 13204 Oak Ridge Trail, Unit 1B, Palos Heights, Illinois, (the "Property") and legally described as:

[SEE EXHIBIT "A", ATTACHED HERETO]

2. I (we) grant our agent the following specific powers with respect to the Property:

(a) to make, execute and deliver any deed, mortgage or lease, whether with or without covenants or warranties, relating to the Property, to insert the name or names of the grantees who will purchase the property and to make any and all necessary changes or additions to any such deed, mortgage or lease;

(b) to execute a listing and/or sale agreement for the Property;

(c) to enter upon and take possession of the premises, including, but not limited to, any buildings or other structures located on the Property;

(d) to obtain insurance of any kind, nature or description whatsoever on any of the Property and/or in connection with the management, use or occupation thereof and/or on any personal property belonging to me (us) on such Property and/or relating to the rents, issues and profits arising therefrom, and to make, execute and file claims and/or proof(s) of all loss(es) sustained or claimable thereunder, and all other related instruments, and to make, execute and deliver receipts, releases or other discharges therefor, under seal or otherwise;

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(e) to demand, sue for, collect, recover and receive all goods, claims, debts, monies, interests and demands whatsoever now due, or that may hereafter be due or belong to me (us) (including the right to institute any action, suit or legal proceeding at law or in equity for the recovery of any such Property or any portion thereof which I (we) may be entitled to possess), and to make, execute and deliver receipts, releases or other discharges therefor, under seal or otherwise;

(f) to defend, settle, adjust, submit to arbitration and compromise all actions, suits, accounts, claims and demands whatsoever with respect to the Property which now are, or hereafter may be, pending between me (us) and any person, firm, association, corporation or other entity in such manner and in all respects as my (our) attorney shall think fit;

(g) to hire accountants, attorneys at law, clerks, inspectors, appraisers, brokers, workmen and others, and to remove them, and to pay and allow to the persons so employed such salaries, wages or other remuneration as my (our) attorney shall think fit with respect to the Property;

(h) to constitute and appoint one or more attorneys for me (us) with full power of revocation; and

(i) without in any way limiting the foregoing, generally to do all other things reasonably necessary to maintain the Property and ultimately to convey it, or to lease said Property if necessary or do any other necessary act relating to the Property.

3. I (we) specifically authorize our agent to direct the title insurance company, if any, involved in any sale transaction relating to the Property to pay proceeds to the Law Firm of GARR & DE MAERTELAERE, LTD., and, moreover, I (we) specifically assign and set over unto PHH Homequity Corporation all of my/our right, title and interest in and to any mortgage escrow/impound fund account with any lender with which we may have or had a mortgage, any mortgage payments made by PHH Homequity Corporation on my/our behalf, and any future refund or adjustment payments. By reason of the foregoing, PHH Homequity Corporation is the real party in interest as seller of the Property for all purposes, including, but not limited to any federal, state or local tax and information reporting requirements.

I (we) do hereby ratify and confirm all acts whatsoever that my (our) attorney shall do or cause to be done relating to the Property by virtue of this Power of Attorney. To induce any third party to act hereunder, I (we) hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and that revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation or termination shall have been received by such third party, and I (we), for myself (ourselves) and for my (our) heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied upon the provisions of this Power of Attorney.

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ANNA M
NOTARY PUBLIC
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4. My (our) Agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons whom our Agent may select, but such delegation may be amended or revoked by any Agent (including any successor) named by us who is acting under this Power of Attorney at the time of reference.

5. (x) This Power of Attorney shall become effective upon my (our) signing of the same.

6. I (we) are fully informed as to all the contents of this form and understand the full import of this grant of powers to our Agent.

Signed: _____

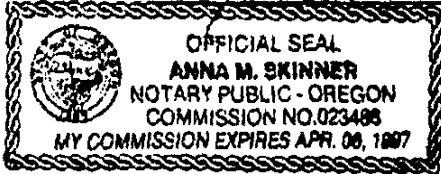
Arthur Eric Ostergard

(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED.)

State of Oregon)
) SS
County of Washington)

The undersigned, a Notary Public in and for the above County and State, certifies that Arthur Eric Ostergard, a bachelor, known to me to be the same person(s) whose name(s) is/are subscribed as Principal(s) to the foregoing Power Of Attorney, appeared before me in person and acknowledged signing and delivering the instrument as the free and voluntary act of the Principal(s), for the uses and purposes therein set forth.

Dated: March 24, 1995.



Anna M. Skinner
Notary Public

My commission expires: 4/6/97

This document was prepared by:

GARR & DE HAERTELAERE, LTD.
Attorneys at Law
50 Turner Avenue
Elk Grove Village, Illinois 60007
(708) 593-8777

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OFFICIAL SEAL
ANNA M. SKINNER
NOTARY PUBLIC - OREGON
COMMISSION NO. 023486
EXPIRES APR. 06, 1997

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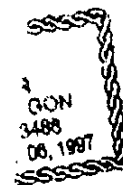
EXHIBIT A

Unit No. 13204-1-B in Oak Hills Condominium I as delineated on survey of certain Lots or parts thereof in Burnside's Oak Hills Country Club Village Subdivisions in the Southwest Quarter of Section 36, Township 37 North, Range 12, East of the Third Principal Meridian, Cook County, Illinois, which survey is attached as Exhibit "A" to Declaration of Condominium Ownership made by Burnside Construction Company, an Illinois Corporation, recorded in the Office of the Recorder of Deeds, Cook County, Illinois, as Document No. 23684699; together with a percentage of the Common Elements appurtenant to said Unit as set forth in said Declaration, as amended from time to time, which percentage shall automatically change in accordance with Amended Declarations as same are filed of record pursuant to said Declaration, and together with additional Common Elements as such Amended Declarations are filed of record, in the percentage set forth in such Amended Declarations, which percentages shall automatically be deemed to be conveyed effective on the recording of each such Amended Declaration as though conveyed hereby.

Permanent Index Number: 23-36-003-143-1186

Common Address: 13204 Oak Ridge Trail, Unit 1B, Palms Heights, Illinois

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07-10-2011