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SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, the FEDERAL HOME LOAN MORTGAGE CORPORATION ("Freddie Mac"), a corporation organized and existing under the laws of the United States, with its principal office located at 8200 Jones Branch Drive, McLean, Virginia 22102, does hereby make, approve, and appoint PHH Homeequity Corporation, a corporation organized and existing under the laws of the state of Delaware, with its principal office located at 249 Danbury Road, Wilton, Connecticut 06897, its agent and attorney in fact, with full power and authority to act for it and in its behalf in the management and disposition of real estate owned*(REO) held by Freddie Mac in the state of Illinois, on the following terms and conditions: *SEE LEGAL DESCRIPTION ATTACHED

1. Said attorney in fact shall be authorized to do and perform, on behalf of Freddie Mac and in its place and stead, and with equal validity, any and all lawful acts, matters, and things whatsoever requisite, necessary, proper, or convenient to be done, as fully, to all intents and purposes, as Freddie Mac might or could do itself, with respect to such management and disposition of such REO. Freddie Mac hereby authorized and empowers the said attorney in fact to contract for the provision of any maintenance, repairs or improvements to such REO, to pay any expenses connected with such REO, and to negotiate such terms of disposition as it shall deem satisfactory, and for Freddie Mac and in its name to make, sign, execute, acknowledge, and deliver any and all contracts of sale, good and sufficient deeds or conveyances, or any other agreements, instruments, or documents in connection with therewith.

2. This Special Power of Attorney shall be effective from the date of execution hereof until such time as it is revoked in writing by Freddie Mac.

IN WITNESS WHEREOF, the said grantor has caused this instrument to be executed by the Vice President, this 12th day of July, 1994.

ATTEST:

FEDERAL HOME LOAN MORTGAGE CORPORATION

[Signature]
Assistant Secretary

By: *[Signature]*
John Czerw
Vice President

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STATE OF TEXAS
COUNTY OF DALLAS

ATGF, INC

96846632

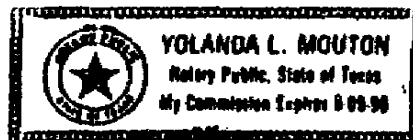
On this 12th day of July, 1994, before me, a Notary Public of the State of TEXAS, personally appeared John Czerw, known to me to be the person whose name is subscribed to the within Special Power of Attorney and to be a Vice President of the said Federal Home Loan Mortgage Corporation, and acknowledge that he executed the same on behalf of such corporation for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My commission expires:

[Signature]
Yolanda L. Mouton

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CERTIFICATION

The undersigned Attorney and Agent for PHH Asset Management, a Division of PHH Real Estate Services Corporation, hereby certifies that the attached Special Power of Attorney dated the 12th day of July, 1994, and executed by the Federal Home Loan Mortgage Corporation is a true and correct copy of the original Special Power of Attorney document in my possession.

The undersigned additionally certifies that the said Special Power of Attorney has not been revoked to the knowledge of the undersigned Attorney and Agent for PHH Asset Management, a Division of PHH Real Estate Services Corporation.

Dated this 15 day of October, 1996



Attorney and Agent for PHH Asset Management, a Division of PHH Real Estate Services Corporation

Subscribed and Sworn to
before me this 15 day
of October, 1996.

Kimberly L. Dierking
Notary Public

“OFFICIAL SEAL”
Kimberly L. Dierking
Notary Public, State of Illinois
My Commission Expires 02/01/99

Lot 33 in Wilbert L. Sievers Subdivision of West 15 acres of East 35 Acres of South 60 Acres of Southwest Quarter of Section 36, (Except all the part of said West 15 Acres which lies West of East line of West Half of Southwest Quarter of said Section 36), Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 2935 W. 86th Street, Chicago, Illinois

Permanent Tax No: 19-36-321-006

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