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and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to April 18, 1996, shall be revoked.

Sherry A. Gillings Principal

ACKNOWLEDGMENT

ILLINOIS
State of ~~California~~
County of LAKE

} ss.

On APRIL 12, 1996

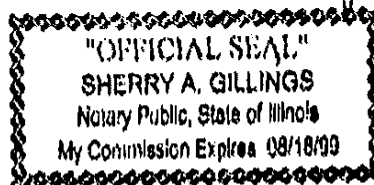
before me,

personally appeared

, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.
(This area for official notarial seal)

Sherry A. Gillings (Seal)



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TICOR TITLE INSURANCE COMPANY

Commitment No.: SC333356

SCHEDULE A - CONTINUED

EXHIBIT A - LEGAL DESCRIPTION

LOT 3 IN THE SUBDIVISION OF THE EAST 1/3 OF THAT PART LYING SOUTH OF THE NORTH 20 ACRES OF THE NORTH 17.32 CHAINS OF THE WEST 19.5 CHAINS OF THE SOUTHEAST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMON ADDRESS: 302 SOUTH COURTLAND, PARK RIDGE, ILLINOIS 60068

PERMANENT INDEX NUMBER: 09-35-400-019

END OF SCHEDULE A

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