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EX 169

POWER OF ATTORNEY

We, SOTERIOS J. SOTER and ELIZABETH SOTER (Husband and Wife), of Evanston, Illinois, hereby make, constitute and appoint STEPHEN B. ENGLMAN of the Law Firm of ENGLMAN & SMITH, as my true and lawful attorney in fact, granting to said attorney all power to execute any and all documents necessary to effect the refinance of the existing mortgage on the real estate commonly known as 415 ASHLAND AVENUE, EVANSTON, IL. 60202, and legally described as follows:

RE: TITLE

81148 10F2

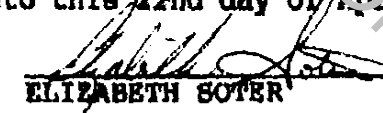
LOT 9 IN BLOCK 2 IN KELLY AND O'BRIEN'S SOUTH EVANSTON SUBDIVISION OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

including, but not limited to, the power to execute on our behalf a Note to PRUDENTIAL HOME MORTGAGE COMPANY, INC. in the sum of not more than ONE HUNDRED FIFTY SEVEN THOUSAND DOLLARS (\$157,000.00), a Mortgage on the aforesaid real estate securing said Note and any and all documents related thereto.

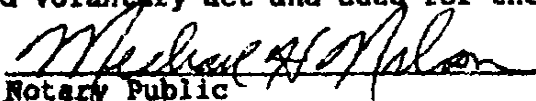
This Power of Attorney is granted the 22nd day of April, 1996, and shall expire on April 29, 1996.

IN WITNESS WHEREOF, SOTERIOS J. SOTER and ELIZABETH SOTER have affixed their signatures hereto this 22nd day of April, 1996.


SOTERIOS J. SOTER


ELIZABETH SOTER

The undersigned, a notary public, does hereby certify that SOTERIOS J. SOTER and ELIZABETH SOTER, husband and wife, personally known to me to be the person whose name is subscribed above, appeared before me this 22 day of April, 1996 and acknowledged they executed the above and foregoing Power of Attorney as their free and voluntary act and deed for the purposes therein set forth.


Notary Public



Prepared by: Stephen B. Engelman
Engelman & Smith
4771 Golf Rd Suite 907
Skokie, IL 60076
Mail to: The Prudential Home Mortgage Company, Inc.
Document Management
P.O. Box 980
Frederick, Md. 21705 0980

Loan # 4502903TEM

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. DEPT-01 RECORDING	\$23.00
. T40009 TRAM 2027 04/30/96 09:47:00	
. 42163 \$ RH *-96-323174	
. COOK COUNTY RECORDER	
. DEPT-10 PENATLY	\$20.00

Property of Cook County Clerk's Office

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