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DEPT-01 RECORDING \$47.50
 T90001 TRAN 9448 06/17/97 10:46:00
 42633 + RH * -97-430387
 COOK COUNTY RECORDER

WHEN RECORDED MAIL TO:
 Biltmore Financial Bancorp, Inc
 5140 East Dundee Road, #180
 Palatine, IL 60067

LOAN #: 0062343734
 ESCROW/CLOSING #: 13439
 CASE #: _____

47⁵⁰/_{RT}

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Timothy R. Partridge
 herewith nominate, constitute and appoint Carol F. Partridge, my wife
 as my true and lawful attorney in fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey
 with or without warranty; to mortgage, transfer in trust, or otherwise encumber or
 hypothecate the property legally described as:

See Legal Description Attached

Whose address is: 1 Overbrook Road
South Barrington, IL 60010

and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust,
 Deeds 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.

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FHA/CONV
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PAGE 1 OF 2

INITIALS [Signature]

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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 Estates 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 purpose and, if not exercised prior to May 30th, 1997 shall be revoked.

PRINCIPAL -



(Timothy R. Partridge to sign here)

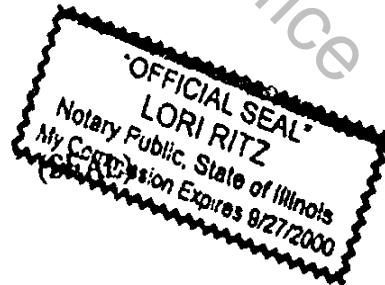
ACKNOWLEDGEMENT

State of Illinois)
County of Cook)

On May 16, 1997, before me, the undersigned, a Notary Public in and for said County and State personally appeared Timothy R. Partridge 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 the instrument as the principal(s) and acknowledged to me that said principal(s) execute it.

Witness My Hand and Official Seal


Notary Public in and for said County and State
My Commission Expires 8-27-2000



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