REQUESTED BY AND WHEN RECORDED MAIL TO 17327390

WESTERN-FINANCIAL BANK, fsb 1821 WACOEN OFFICE SQUARE, Ste.200 SCHAUMBURG, IL. 60173

LIMITED ROWER OF ATTORNEY

DEPT-01 RECORDING \$25.50 T00010 TRAN 8501 08/26/97 10:48:00

#3477 + CG *-97-627390 COOK COUNTY RECORDER

DEPT-10 PENALTY

\$22.00

The undersigned, J M Mortgage Services, Inc., a corporation/partnership organized and existing under the laws of the State of Illinois (Lender), hereby makes this Limited Power of Attorney on the following terms and conditions:

RECITALS

- A. honder and WESTERN FINANCIAL BANK, fsb ("WFB"), a California corporation, are parties to a certain Wholesale Lender/Purchase Agreement (the "Agreement") whereby Lender has agreed to fund residential real estate loans, processed, packaged and closed by Lender (the "Loans") for sale to WFB;
- B. The Loans will be evidenced and/or secured by promissory notes, mortgages, deeds of trust, assignments and/or other security documents or instruments or evidence of indebtedness which are to be assigned to WFB under the Agreement (collectively, the "Loan Documents"); and
- C. Lender desires to app ain certain employees and/or officers of WFB as its attorney-in-fact for the limited purpose of executing all endorsements and assignments of the Loan and Loan Documents to WFB and taking such other action in connection therewith as required by the terms of the Agreements, as more fully set forth below.

NOW, THEREFORE, in consideration of the foregoing, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Lender agrees as follows:

- 1. Lender hereby makes, constitutes and appoints and designates each of the following WFB Associates: Robert B. Rosenberg, Lisa Clary, Leasa Eiches, Linda Salemi, Bonnie Brazeau or Aggie Mulava, each of whom is an employee and/or an officer of WrF, as Lender's true and lawful attorney-in-fact and agent, each with full right, power and authority for Lender and in Lender's name, place and stead, to endorse and assign to WFB any and all of the Loans and the Loan Documents, including, without limitation, all loan agreements, promissory notes, mortgages, deeds, deeds of truct, trust agreements, pledge agreements, security agreements, guarantees, financing statements, subordination agreements, assignments, waivers, acceptances, bills of sale, general assignments, title insurance commitments, and policies, private mortgage insurance policies, hazard insurance policies, and all other documents, agreements, and rights incidental to any of the foregoing.
- 2. The grant of limited power of attorney shall be deemed a power coupled with an interest and is irrevocable. The power of attorney granted herein shall not be terminated except by express written termination signed by WFB, and shall not be affected by any incapacity, dissolution, insolve acy, liquidation, or bankruptcy of Lender, or by a breach of the Agreement.
- 3. Unless terminated in accordance with the provisions of paragraph two (2) above, all persons dealing with Lender and WFB, including, without limitation, the Federal National Mortgage Association, the Federal Housing Administration, the Governmental National Mortgage Association, the Veterans Administration, and any other purchaser, investor, assignee, insurer, or title insurer, shall be entitled to rely upon the powers granted by this instrument for all purposes and actions consistent with those powers, without need for further inquiry or investigation. Lender hereby ratifies all acts done by WFB in connection with the matters contemplated by this Limited Power of Attorney.
- 4. The undersigned person executing this instrument on behalf of the Lender hereby represents that he/she is a duly authorized officer, partner, or representative (as the case may be) of Lender with full power and authority to execute and deliver this Limited Power of Attorney to WFB and to bind Lender to the terms of this instrument; that the execution and delivery of this Limited Power of Attorney to WFB is made with all necessary corporate and partnership approvals and actions; that this instrument is a legally binding obligation of Lender enforceable in accordance with its terms; and that the execution and delivery of this Limited Power of Attorney does not violate the terms of Lender's Articles of Incorporation, By-Laws, or partnership agreement (as the case may be), and does not constitute a breach of any other agreement to which Lender is bound or is a party.

ATTORNEYS' NATIONAL TITLE NETWORK

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5. This Limited Power of Altorney shall be deemed effective immediately, and may be recorded by WFB in multiple counterparts in multiple counties, with each such counterpart being deemed a duplicate

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IN WITNESS WHEREOF, Lender by and through the undersigned authorize this Limited Power of Attorney as of the 1+ day of 300 1994.	red person, had executed
LENDER:	
J M Mortgage Services, Inc. By:	
Print name and title) SECRETARY - TREASURER	
STATE OF TLLIVOIS COUNTY OF KA	2 W.
On 6-7-7 before me, 10 m/s T. Rosz on, a notary purpersonally appeared 14 m/s H. Mons C., personally appeared 14 m/s H. Mons C., personally appeared 14 m/s H. Mons C., personally appeared 15 m/s decided to me that he/she/they executed the same capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) of which the person(s) acted, executed the instrument.	nally known to me (or ne(s) is/are subscribed to in his/her/their authorized
WITNESS my hand and official seal.	
Signature: (Seal) THOMPAS J. ROOZEN Notiny Public, State of Illinois M. Commission Expires 4-5-99	

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PIN 11-32-307-032-1003

UNIT NO. 1 "W" IN MAEWILL CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 6 AND THE SOUTH 15 FEET OF LOT 5 IN BLOCK 4 IN NOR TI SHORE BOULEVARD SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 (EXCEPT THE SOUTH 30 ACRES THEREOF) OF SECTION 32, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM ECCORDED AS DOCUMENT NUMBER 24637306 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

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