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LIMITED POWER OF ATTORNEY

The undersigned, MEGA MORTGAGE COMPANY ("Seller"), a SOLE PROPRIETORSHIP with its principal place of business located in CHICAGO, ILLINOIS hereby constitutes and appoints CITICORP MORTGAGE, INC. ("CMI"), a Delaware corporation, its true and lawful Attorney-In-Fact, and in its name, place and stead and for its use and benefits hereby authorizes the aforesaid Attorney-In-Fact by and through any officers or employees appointed either by the Board of Directors or Executive Committee of CMI to execute and acknowledge in writing or by facsimile stamp or otherwise all documents customarily and reasonably necessary and appropriate for the tasks described in items (i) through (iii) below relating to that certain mortgage loan (the "Loan") made by Seller to Jan Janu and Tabiana Kozela and dated October 2, 1997. This Loan was sold by the undersigned to said Attorney-In-Fact and is comprised of a Mortgage, Deed of Trust, Deed to Secure Debt, Cooperative Apartment Security Agreement or other form of Security Instrument(s) (collectively the "Security Instrument(s)") and the Note(s) secured thereby.

- (i) The endorsement of the Note(s) to said Attorney-In-Fact,
(ii) The Assignment of the Security Instrument(s) and/or Financing Statement(s) to said Attorney-In-Fact, and
(iii) The preparation and, if necessary, execution of all other documents necessary to transfer the ownership of said Loan from the undersigned to said Attorney-In-Fact.

The undersigned gives to said Attorney-In-Fact full power and authority to do and perform all and every act and thing and whatsoever is necessary and proper to be done by authority hereof as fully, for all intents and purposes, as if, the undersigned, might or could do and hereby ratifying and confirming all the said Attorney-In-Fact shall lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said Attorney-In-Fact under this Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed by its PRESIDENT on this 22 day of SEPTEMBER, 1997 at the undersigned's office in CHICAGO, ILLINOIS, United States of America.

Attest:

[Signature of Mark Daszynski]

SELLER

BY: [Signature of Christopher Kania]

NAME: MARK DASZYNSKI

NAME: CHRISTOPHER KANIA

TITLE: MANAGER

TITLE: PRESIDENT

State of ILLINOIS )

County of COOK )

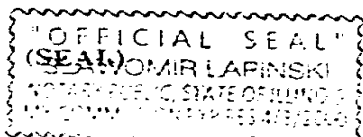
2012035
MERCURY TITLE COMPANY, LLC-L
3064 HS

On this 22 day of SEPTEMBER, 1997, before me, a Notary Public in and for said State, personally appeared CHRISTOPHER KANIA, known to me to be a PRESIDENT of the Seller and MARK DASZYNSKI, known to me to be a MANAGER of the Seller, and also known to me to be the persons who executed said instrument on behalf of said Seller and acknowledged to me that Seller executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

[Signature of Notary Public]

Notary Public



My Commission Expires: 03/03/2000

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## LEGAL DESCRIPTION

LOT 23 IN NICHOL'S HOME PARK ADDITION, BEING A SUBDIVISION OF THAT PART OF THE SOUTH 1/2 (EXCEPT THE NORTH 3.38 CHAINS THEREOF) OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 2, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING BETWEEN THE EAST LINE OF NORTH 5TH AVENUE AND THE WEST LINES OF COOK COUNTY, FOREST PRESERVE AND RIGHT OF WAY OF 1ST AVENUE, IN COOK COUNTY, ILLINOIS.

PIN: 15-02-339-001

PROPERTY ADDRESS: 1142 NICHOLS LANE  
MAYWOOD, ILLINOIS 60153

PREPARED BY: MEGA MORTGAGE COMPANY  
5150 W. BELMONT  
CHICAGO, ILLINOIS 60641

MAIL TO: CITICORP MORTGAGE INC  
P.O. BOX 790021  
ST. LOUIS, MISSOURI 63179-0021  
ATTN: DOCUMENT COLLECTION UNIT MS-321

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