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97822069.2

Specific Power of Attorney

Loan #:

KNOW ALL MEN BY THESE PRESENTS, that I,

David Keith Clark

herewith nominate, constitute and appoint

Beth Malone Clark

my true and lawful attorney-in-fact, for me and my name, place and stead to:

COOK COUNTY RECORDER
JESSE WHITE
ROLLING MEADOWS

Space Above For Recorder's Use

Buy, purchase and encumber the property legally described as:

Lot 11 in Block 2 in Northbrook Highlands Unit No. 6, being a Subdivision of the Northeast 1/4 of Section 9, Township 42 North, Range 12 East of the Third Principal Meridian, according to the plat thereof recorded August 1, 1946 as Document Number 13859171, in Cook County, Illinois.

FIN # 04-09-210-019

whose address is: 1184 Cedar Lane, Northbrook, Illinois 60062.

and in the connection 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 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 Veterans Administration (VA) or Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by VA or FHA, including but not limited to documents necessary to utilize my VA eligibility for a home loan, and to execute loan settlement statements, certification of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all 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 October 31, 1997 shall be revoked.

Prepared by & Mail to:

First Home Mortgage Corp.

950 N. Elmhurst

Mt. Prospect, IL 60056

[Signature]
Signature

(ACKNOWLEDGMENT ON BACK OF FORM)

23:50

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ACKNOWLEDGMENT

State of Illinois
County of Cook

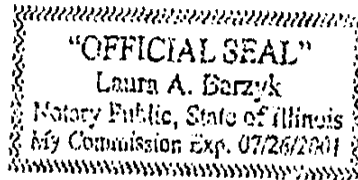
On October 17, 1997, before me, the undersigned, a Notary Public in and for said County and State personally appeared David B. Clark

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 as the principal(s) and acknowledged to me that said principal(s) executed it.

Witness My Hand and Official Seal

Laura A. Barzyk
Notary Public in and for said County and State

My Commission Expires 7/26/2001



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