

WHEN RECORDED RETURN ORIGINAL TO:

Dime Mortgage, Inc.
EAB Plaza, East Tower, 10th floor
Uniondale, NY 11556
Attn.: Post Closing

Space Above this line for Recording Information _____ 3

LIMITED IRREVOCABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

The undersigned, U.S. FINANCIAL LTD, (a corporation/partnership/sole proprietorship) with its principal offices at: 9400 W. FOSTER AV SUITE 103 CHICAGO IL 60656 County of COOK and State of ILLINOIS ("Principal") does hereby make, constitute and appoint DIME MORTGAGE, INC. and its officers my true and lawful attorney-in-fact with power to act for and in my name and stead to:

Execute, endorse, assign and deliver to DIME MORTGAGE, INC. (1) THE Promissory Note ("Promissory Note") made payable to the order of Principal, (2) any beneficial or mortgagee's interest, or assignment thereof, and any and all other rights and interests, under mortgages, deeds of trust, security agreements and other instruments evidencing, making or granting security for the Promissory Note and (3) all other documents evidencing, memorializing or otherwise relating to payee's obligee's or mortgagee's interest in the loan evidenced by the Promissory Note, each in connection with the following loan transaction:

Borrower Name(s): DOBROGOWSKI EUGENIUSZ AND JANINA
POLANSKI ROBERT AND ELIZA

Property Address: 4969 N MASON
City, State, Zip Code: CHICAGO, IL 60630
Loan Number : 6519359

giving and granting unto said attorney-in-fact, through its authorized officers and employees, full power and authority to do and perform all and every act and things whatsoever, requisite and necessary to exercise and foregoing powers as fully, to all intents and purposes, as Principal might or could do and perform by itself, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do to cause to be done by virtue hereof.

Principal and DIME MORTGAGE, INC. hereby acknowledge and agree that DIME MORTGAGE, INC. has an interest in the subject matter of the power granted herein, and immediately upon and concurrently with the closing of the loan, DIME MORTGAGE, INC. is hereby vested irrevocably with the power granted herein and that Principal does hereby forever renounce all right to revoke this Limited Irrevocable Power of Attorney or any of the powers conferred hereby or to appoint any other person to execute the said power and Principal also renounces all right to do any of the acts which DIME MORTGAGE, INC. is authorized to perform by this power.

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The power of attorney granted herein shall not be affected by an incapacity, dissolution, insolvency, liquidation, or bankruptcy of the Principal.

Executed this 28 day of OCTOBER, 1997

By:

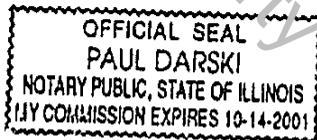
Its:

ZBIGNIEW KARAS PRESIDENT

State of ILLINOIS

County of COOK

This instrument was acknowledged before me on Oct 28, 97 (date) by ZBIGNIEW KARAS (names of person(s) as PRESIDENT (type of authority, e.g. officer, trustee, etc.) of U. S. FINANCIAL LTD (name of party on behalf of whom instrument was executed)



Notary

(My commission expires: 10-14-2001)

(Seal, if any)

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3. The land referred to in this commitment is described as follows:

LOT 405 IN WILLIAM ZELOSKY'S COLONIAL GARDENS, A SUBDIVISION OF THE WEST FRACTIONAL 1/2 OF THE SOUTH EAST 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN# 13-08-418-011

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