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Page 1 of 3

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Cook County Recorder 25.00

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

LIMITED IRREVOCABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

The undersigned, RJ Financial Services, Inc., (a corporation/partnership/sole proprietorship) with its principal offices at 3365 F N Arlington Heights Rd. Arlington Hts County of Cook and State of Illinois ("Principal") do 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): OSAMA AZHARI AND AMAL ALKHALAFANI

Property Address: 1501 WHITE TRAIL
City, State, Zip Code: ELK GROVE, IL 60007
Loan Number : 6505200-818

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 _____ day of _____, 1997.

By: _____

Kimberly Olson

Kimberly Olson

Its: _____

Vice President

State of Illinois

County of Cook

This instrument was acknowledged before me on _____ (date) by
Kimberly Olson (names of person(s) as Vice President (type of authority, e.g.
officer, trustee, etc.) of RJ Financial Services, Inc. (name of party on behalf of whom
instrument was executed)

Cynthia Stearns

Notary _____

(My commission expires: 2/13/98)

(Seal, if any)

Notary Public of Cook County Clerk's Office

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LOT 4934 IN ELK GROVE VILLAGE SECTION 17, A SUBDIVISION IN SECTIONS 25 AND 36, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS ON NOVEMBER 14, 1969 AS DOCUMENT NUMBER 21 013 188 IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

97917375

Page 2 of 2