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97096429

WHEN RECORDED MAIL TO:
Biltmore Financial Bancorp, Inc
5140 East Dundee Road, #180
Palatine, IL 60067

DEPT-01 RECORDING \$27.50
T#0011 TRAN 5595 02/10/97 15:08:00
\$2167 # KF *-97-096429
COOK COUNTY RECORDER

LOAN #: 600754425
ESCROW/CLOSING #: _____
CASE #: _____

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Nuruddin S. Rajwany
herewith nominate, constitute and appoint Farhana Rajwany, my wife
as my true and lawful attorney in fact, for me and in my name, place and stead to:

2750
123

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey
with or without warranty; to mortgage, transfer in trust, or otherwise encumber or
hypothecate the property legally described as:

See Legal Description Attached

Whose address is: 70 W. Huron, #1908
Chicago, IL 60610

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and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust,
Deeds 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.

FHA/CONV
2C0161US

PAGE 1 OF 2

INITIALS N.S.R.

1st AMERICAN TITLE order # 103396000

1034

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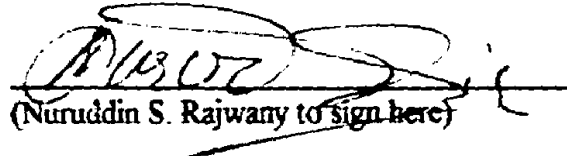
674-96045

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I also authorize my attorney-in-fact, when appropriate, to execute in my 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 Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estates Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purpose and, if not exercised prior to February 7th, 1997 shall be revoked.

PRINCIPAL -



(Nuruddin S. Rajwany to sign here)

ACKNOWLEDGEMENT

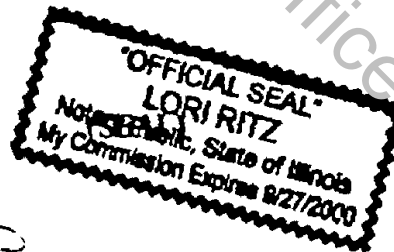
State of Illinois)
County of Cook)

On January 29th, 1997, before me, the undersigned, a Notary Public in and for said County and State personally appeared Nuruddin S. Rajwany 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 the instrument as the principal(s) and acknowledged to me that said principal(s) execute it.

Witness My Hand and Official Seal



Notary Public in and for said County and State
My Commission Expires 9/27/2000



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PARCEL 2:

UNIT 1908 AND GARAGE 43 IN THE HERMITAGE CONDOMINIUM, AS DELINEATED ON THE SURVEY OF:

THE SOUTH 8 INCHES OF LOTS 1 AND 2 AND ALL OF LOT 3 IN BUTLER'S SUBDIVISION OF LOTS 9, 10 AND 11 IN BLOCK 31 IN WOLCOTT'S ADDITION TO CHICAGO, IN COOK COUNTY, ILLINOIS.

AND

LOTS 1 AND 2 (EXCEPT THE SOUTH 8 INCHES THEREOF) IN THE SUBDIVISION OF LOTS 9, 10 AND 11 IN BLOCK 31 IN WOLCOTT'S ADDITION TO CHICAGO, A SUBDIVISION IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

AND

LOT 4 AND LOT 5 IN THE RESUBDIVISION OF LOTS 9, 10 AND 11 IN BLOCK 31 IN WOLCOTT'S ADDITION IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND

THE WEST 30 FEET OF LOT 6 IN BLOCK 31 IN WOLCOTT'S ADDITION TO CHICAGO IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SOUTHEAST 1/4 IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND

LOTS 1 THROUGH 7 IN THE ASSESSOR'S DIVISION OF LOT 1 IN OGDEN SUBDIVISION OF LOTS 7 AND 8 IN BLOCK 31 IN WOLCOTT'S ADDITION TO CHICAGO IN THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND

LOTS 2 AND 3 IN OGDEN'S SUBDIVISION OF LOTS 7 AND 8 IN BLOCK 31 OF WOLCOTT'S ADDITION TO CHICAGO IN EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ALL KNOWN AS NORTHEAST CORNER OF NORTH CLARK STREET AND WEST HURON STREET, CHICAGO, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED MAY 15, 1996 AS DOCUMENT 96369326, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT, AS SET FORTH IN SAID DECLARATION.

TAX# 17-09-212-022 1/2 0/23

003 thru 007

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FIRST AMERICAN TITLE INSURANCE COMPANY
30 North La Salle, Suite 300, Chicago, IL 60602

ALTA Commitment Schedule C

File No.: C103396

LEGAL DESCRIPTION:

PARCEL 1:

GARAGE UNIT G138 IN THE HERMITAGE CONDOMINIUM, AS DELINEATED ON THE SURVEY OF:

THE SOUTH 8 INCHES OF LOTS 1 AND 2 AND ALL OF LOT 3 IN BUTLER'S SUBDIVISION OF LOTS 9, 10 AND 11 IN BLOCK 31 IN WOLCOTT'S ADDITION TO CHICAGO, IN COOK COUNTY, ILLINOIS.

AND

LOTS 1 AND 2 (EXCEPT THE SOUTH 8 INCHES THEREOF) IN THE SUBDIVISION OF LOTS 9, 10 AND 11 IN BLOCK 31 IN WOLCOTT'S ADDITION TO CHICAGO, A SUBDIVISION IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

AND

LOT 4 AND LOT 5 IN THE RESUBDIVISION OF LOTS 9, 10 AND 11 IN BLOCK 31 IN WOLCOTT'S ADDITION IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND

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AND

LOTS 1 THROUGH 7 IN THE ASSESSOR'S DIVISION OF LOT 1 IN OGDEN SUBDIVISION OF LOTS 7 AND 8 IN BLOCK 31 IN WOLCOTT'S ADDITION TO CHICAGO IN THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND

LOTS 2 AND 3 IN OGDEN'S SUBDIVISION OF LOTS 7 AND 8 IN BLOCK 31 OF WOLCOTT'S ADDITION TO CHICAGO IN EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ALL KNOWN AS NORTHEAST CORNER OF NORTH CLARK STREET AND WEST HURON STREET, CHICAGO, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED MAY 15, 1996 AS DOCUMENT 96369326, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT, AS SET FORTH IN SAID DECLARATION.

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