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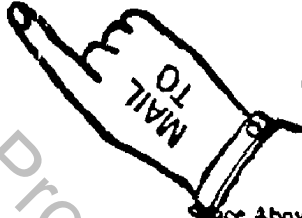
97 JUN -5 AM 9:39

WHEN RECORDED RETURN ORIGINAL TO:

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

COOK COUNTY
RECORDER
JESSE WHITE
ROLLING MEADOWS

RECORDING 25.00
MAIL 0.50
97397287



Space Above this line for Recording Information

LIMITED IRREVOCABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

The undersigned, Homes Express Mortgage Company (a corporation/partnership/sole proprietorship) with its principal offices at: 615 N. Lincoln #30, Oakview, 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 no trustee'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): Svetlana Stesheva
Property Address: 707 Clearwater
City, State, Zip Code: Waukegan, IL 60090
Loan Number: 6335541

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 20th day of May 1997.

By:

Boris Shapiro

Its

PRESIDENT

State of ILLINOIS

County of COOK

This instrument was acknowledged before me on 05/20/97 (date) by BORIS SHAPIRO (names of person(s) as PRESIDENT (type of authority, e.g. officer, trustee, etc.) of MIDWEST EXPRESS NOTARIAL COMPANY (name of party on behalf of whom instrument was executed).



L Parker
Notary
(My commission expires 09/23/98)

(Seal, if any)

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File No.: R55354

PROPERTY ADDRESS: 707 CLEARWATER COURT
WHEELING, IL 60090

LEGAL DESCRIPTION:

PARCEL 1: UNIT NUMBER 1, BUILDING NUMBER 5, LOT 7 IN LAKESIDE VILLAS UNIT NUMBER 1, BEING A SUBDIVISION OF PARTS OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS DEFINED AND SET FORTH IN THE DECLARATION DATED DECEMBER 9, 1971 AND RECORDED DECEMBER 17, 1971 AS DOCUMENT NUMBER 21751908, AND AMENDED BY CERTIFICATE DATED MARCH 23, 1972 AND RECORDED MARCH 30, 1972 AS DOCUMENT NUMBER 21851782 AND FURTHER AMENDED BY CERTIFICATE DATED APRIL 25, 1972 AND RECORDED MAY 1, 1972 AS DOCUMENT NUMBER 21884592.

PERMANENT INDEX NO.: 03-09-403-029

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