

Limited Power of Attorney

WHEN RECORDED MAIL TO: HOMESIDE LENDING, INC. Attn: Custodial Liaison 7301 BAYMEADOWS WAY JACKSONVILLE, FLORIDA 32256

RECORDING DATA.

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KNOW ALL MEN BY THESE PRESENTS:

That PROFICIENT FINANCIAL SERVICES, INC. (the "Principal"), with its principal place of business at 6502 JOLIET ROAD COUNTRYSIDE, ILLINOIS 60525, constitutes and appoints each and every one of the following six employees and/or officers of HOMESIDE LENDING, INC., ("HOMESIDE"), its true and lawful attorney-in-fact:

Table with 2 columns: Officer/Employee and Title with HOMESIDE LENDING, INC. Includes names like Donna Meacham, Joyce Higginbotham, Rachel Hauck, etc.

and in its name, place and stead and for its use and benefit, to execute any and all documents for the purpose of assigning and transferring to HomeSide that certain mortgage, deed of trust, security instrument and note, which note, was table funded by HomeSide but closed in Principal's name, including but not limited to executing an assignment of mortgage, deed of trust, or security instrument and/or endorsing a promissory note and/or allonge for the following loan transaction:

Borrower(s) Name(s): PAUL R. STEPUSZEK and MARGARET M. STEPUSZEK Address of Property: 733 SOUTH WAIOLA AVENUE, LAGRANGE, ILLINOIS 60525 HomeSide Loan Number: 7213204

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

IN WITNESS WHEREOF, this limited power of attorney has been executed this 20th day of May, 1998, "Principal"

BY: Patrick O'Connell ITS V. Pres.

{Space below this line reserved for acknowledgment}

State of Illinois) County of Cook) ss.

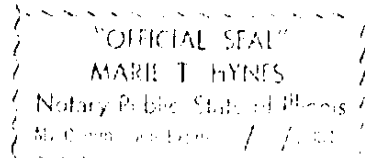
On 5-21-98, before me, Marie T. Hynes, personally appeared Paul R. Stepuszek personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: Marie T. Hynes (Notarial Seal)

My Commission Expires: 9-13-2001

BOX 303-CTI



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STREET ADDRESS: 733 S. WAIOLA

CITY: LAGRANGE

TAX NUMBER: 18-09-118-031-0000

COUNTY: COOK

18-09-118-009

LEGAL DESCRIPTION:

THE SOUTH 1/2 OF LOT 257 AND ALL OF LOT 256 IN SPRING GARDENS, A SUBDIVISION OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 AND THE EAST 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 9 TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office