001 Page 1 of The undersigned, £ -26 09:56:59 with its principal place of basiness located in Chicago , hereby constitutes and appoints CITICORP MORTGAGE, INC. (CMT) a Delaware corporation, its true and lawful Attorney-In-Fact, and in its name, place and stead and for its use and benefits hereby authorizes the aforesaid Anomey-In-Fact by and through any officers or employees appointed either by the Board of Directors or Executive Committee of CMI to execute and acknowledge in writing or by facsimile stamp or otherwise all documents customarily and reasonably necessary and appropriate for the tasks described in items (i) through (iii) below relating to that terrain mortgage loan (the "Loan") made by Seller to flena and tector Velazourand dated 10 - 10-98 . This Loan was sold by the undersigned to said Attorney-In-Fact and is comprised of a Mortgage. Deed of Trust, Deed to Secure Debt, Cooperative Apartment Security Agreement or other form of Security Instrument(s) (collectively the "Security Instrument(s)") and the Note(s) secured thereby. (i) The indorsement of the Note(s) to said Attorney-In-Fact, (ii) To resignment of the Security Instrument(s) and/or Financing Statement(s) to said /.tto mey-In-Fact, and (iii) The primaration and, if necessary, execution of all other documents necessary to transfer the owner thip of said Loan from the undersigned to said Attorney-In-Fact, The undersigned gives to said Attorney-In-Fact full power and authority to do and perform all and every act and thing and whatshever is necessary and proper to be done by authority hereof as fully, for all intents and purposes as it, the undersigned, might or could do and hereby ratifying and confirming all that said Attorney-In-Fact shall lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said Anomey-In-Fact under this Power of Attoricy and may assume that, upon the exercise of such power, all conditions precedent to such exercise, of power have been satisfied and this Power of Attorney has not been revoked uriless an Instrument of Revocation has been recorded. IN WITNESS WHEREOF, the undersigned has caused these presents to be signed by its ___ anch Manageron this Li day of October, 199 B at the undersigned's office in . Unlied States of America. Allesi: NAME TITLE: State of County of day of Citcher, 199 C before me, a Notary Public in and for said State. . known to me to be a Branch personally appeared Fountd Rivera known to me to be a MUR torcal Manager of the Seller and Both Roillo of the Seller, and also known to me to be the persons who executed said instrument on behalf of said Seller and acknowledged to me that Seller executed the within instrument. IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official se and year in this certificate first above written. Notary Public (SEAL) My Commission Expires:

All state except HI and ME, 2/95

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OFFICIAL SEAL

Maribel Rivera

NCTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 1-24-2000

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_Courny;mmois;= -LOT 131 (EXCEPT THE SOUTH 10 FEET) AND LOT 132 (EXCEPT THE NORTH 10 FEET) IN EDINGTON PARK, A SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 34, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE RALROAD RIGHT OF WAY) IN COOK COUNTY, ILLINOIS.

-13-34-102-033