

UNOFFICIAL COPY

LIMITED POWER OF ATTORNEY

Exhibit 1

WHEN RECORDED MAIL TO:

RECORDING DATA:



7301 Baymeadows Way
Jacksonville, Florida 32256
ATTENTION: Custodial Liaison

INV 07/12/98 PH 11

[Space Above This Line For Recording Date]

KNOW ALL MEN BY THESE PRESENTS:

That 1st Security Mortgage (the "Principal"), with its principal place of business at 1010 JERICHO BLVD #224 OAK BROOK, IL, 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:

Office Employee	Title with HomeSide Lending, Inc.
Stacey J. Sheppard	Closing Manager
Joyce Higginbotham	Supervisor
Susan Schluter	Sr. Loan Control Assistant
Sandra Kissonlal	Loan Control Assistant
Melanie Marsh	Loan Control Assistant
Kim Thurber	Loan Control Assistant
Candace Hunter	Loan Control Assistant
Marsha Nettles	Loan Control Assistant

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) Names(s): DAVID J. BARTS

Address of Property: 8925 S. 86TH AVENUE
HICKORY HILLS, IL 60457

HomeSide Loan Number:

98161805 Page 1 of 2
7052/0029 27 001 1998-03-03 09:44:31
Cook County Recorder 43.50

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 20 day of July, 1998
BY: [Signature] ITS President "PRINCIPAL"

[Space Below This Line Reserved For Acknowledgment]

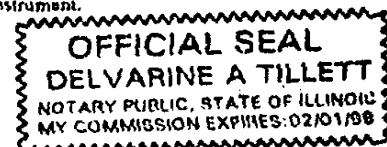
STATE OF ILLINOIS)
COUNTY OF DePage)
On 1/20/98 before me, DELVARINE A. TILLET personally appeared
JOHN MALLINCKRODT (Notary Name and Title)

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 the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: [Signature] (Notarial Seal)

My Commission Expires: 2/1/99



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Property of Cook County Clerk's Office

LOT 17 IN HICKORY HIGHLANDS FIRST ADDITION, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 2, TOWNSHIP 37 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON NOVEMBER 30, 1964 AS DOCUMENT NO. 2184578, IN COOK COUNTY, ILLINOIS.

TAX ID NUMBER 23-02-102-023-0000

which has the address of 3925 S. 86TH AVENUE HICKORY HILL
(Street) (City)
Illinois 60457-1396 ("Property Address");
(Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Property of Cook County Clerk's Office