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98219257



WHEN RECORDED MAIL TO:

Biltmore Financial Bancorp, Inc
1540 East Dundee Road, #180
Palatine, IL 60067

. DEPT-01 RECORDING \$25.50
. T#0009 TRAN 1747 03/20/98 09:30:00
. #3034 # CG *-98-219257
. COOK COUNTY RECORDER

LOAN #: 6658648
ESCROW/CLOSING #: 26572
CASE #: _____

26572

SPECIFIC POWER OF ATTORNEY

98219257

KNOW ALL MEN BY THESE PRESENTS, that I, Susan M. Burke herewith nominate, constitute and appoint James M. Burke, my husband as my true and lawful attorney in fact, for me and in my name, place and stead to:

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: 1401 N. Larkspur Lane
Palatine, IL 60067

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.

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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 April 1st, 1998 shall be revoked.

PRINCIPAL -

Susan M. Burke
(Susan M. Burke to sign here)

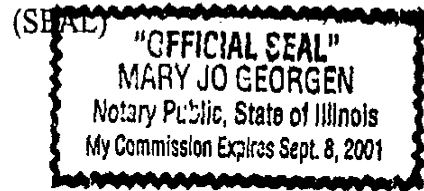
ACKNOWLEDGEMENT

State of Illinois)
County of)

On January 30, 1998, before me, the undersigned, a Notary Public in and for said County and State personally appeared Susan M. Burke 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

Mary Jo Georgen
Notary Public in and for said County and State
My Commission Expires 9/8/01



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