

Recording Requested by/Return to:
Merrill Lynch Credit Corporation
4802 Deer Lake Drive East
Jacksonville, FL 32246
(904) 928-6000
Attn: Post Closing Department

Power of Attorney

I, BASANTI BANERJI, 1439 Jackson Avenue, River Forest, Illinois 60305
(City, town or village and address of principal)

have made, constituted and appointed and by these presents do make, constitute and appoint
Neera Mahab 327 W. 57th Street Chicago, IL 60621
(Name and address of agent or of each agent)

as my true and lawful attorney for me and in my name, place and stead, to execute and deliver a promissory note or loan agreement, to secure said note or agreement by executing and delivering a pledge/security agreement to pledge securities and/or to execute and deliver a Mortgage/Deed of Trust encumbering the following described property ("Property"): (Insert or attach full legal description, not street address.)

(LEGAL DESCRIPTION ATTACHED HERETO)

PIN NO. 15-01-207-003
and to execute and deliver any and all documents necessary and required by the lender in connection with any or all of the above-referenced instruments.

I further grant and give my Attorney-in-Fact full authority and power to do and perform any and all other acts necessary or incident to the performance and execution of the powers I have expressly granted, with power to do and perform all acts authorized hereby, as fully to all intents and purposes as I might or could do if personally present.

I hereby ratify and confirm all acts whatsoever that my Attorney-in-Fact, as my agent, shall or may do by virtue of this Power of Attorney.

O'CONNOR TITLE SERVICES, INC.
57735803

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Property of Cook County Clerk's Office

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I hereby agree and represent to those persons dealing with my Attorney-in-Fact that this Power of Attorney will not terminate upon my subsequent disability or incompetence and may be voluntarily revoked only by a written instrument of revocation filed for record in the recording office of the County in which the Property is located.

IN WITNESS WHEREOF, I have executed this Power of Attorney on APRIL 17 1998

Witness: Michael Landando

Basanti Banerji

Name: MICHAEL LANDANDO
(Type or print)

Name: BASANTI BANERJI
(Type or Print)

Witness: Sumner Durso

Name: J. P. DURSO
(Type or print)

STATE OF Illinois

COUNTY OF Cook

On 4-17- 1998, before me, the undersigned, a Notary Public in and for said state, personally appeared BASANTI BANERJI, personally known to me (or proved to me on the basis of satisfactory evidence in the form of Picture ID) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) executed the instrument as his/her/their free act and deed.

WITNESS my hand and official seal.

My commission expires: 1-13-2001

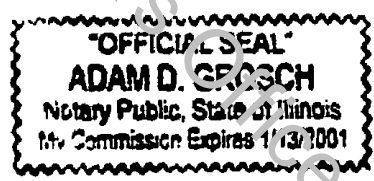
Adam D. Grosch
Notary Public

[Revise acknowledgment as necessary to meet state law requirements.]

This instrument was prepared by:

Neera Walsh
(signature)

Print name: NEERA WALSH
Address: 327 W 57TH ST
HINSDALE, IL 60521



28646586

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LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS
ALL THAT CERTAIN PROPERTY SITUATED IN
IN THE COUNTY OF COOK, AND STATE OF ILLINOIS
AND BEING DESCRIBED IN A DEED DATED 10/24/87,
AND RECORDED 11/04/87, AMONG THE LAND RECORDS OF THE COUNTY
AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:
87595108.

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK,
IN THE STATE OF ILLINOIS, TO WIT:

LOT 3 IN BLOCK 6 IN WILLIAM H. BECKMAN'S SUBDIVISION OF THE WEST
1/2 OF THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 1, TOWNSHIP 39
NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS. / 40
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