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JNS
BANK

KNOW ALL PERSONS BY THESE PRESENTS:

That, **LENDEX, INCORPORATED**, a **TEXAS CORPORATION**, ("Broker"), has determined that it is necessary to appoint agents to act on its behalf:

Broker hereby appoints Temple-Inland Mortgage Corporation, a Corporation organized and existing under the laws of the State of Nevada, as Broker's attorney-in-fact, and in Broker's name, place and stead and for Broker's use and benefit to execute and acknowledge the following instruments on behalf of Broker:

Any and all documents necessary to close mortgage loans in the name of Broker and to negotiate and assign such loans and the documents evidencing and securing the same to Temple-Inland Mortgage Corporation. Such documents shall include without limitation: borrower applications and any addenda thereto; borrower agreements; certificates and endorsements necessary to qualify such loans for governmental insurance or guaranty or to evidence such qualification; endorsements and/or assignments of promissory notes made payable to Broker; and assignments of instruments evidencing, making or granting security for such promissory notes, including without limitation mortgages, deeds of trust and security deeds.

This Special Limited Power of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Temple-Inland Mortgage Corporation at 7676 Woodway, Suite 300, Houston, TX 77063, and an acknowledgment of receipt issued therefore.

EXECUTED this 1st day of MARCH, 1999.
LENDEX, INC.



ATTEST:
Meg Monroe
Meg Monroe
Assistant Secretary

By: H. Thomas Monroe
H. Thomas Monroe
President

WITNESS: Derrick Almon
Gustav Amos

99477821

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1999-05-18 08:35:05

Loan No. 1269069

Borrower's Name: Juvenal Hernandez 43.00

Property Address: 1740 West 47th Street
Chicago, IL 60609

Short Legal Description: Lot 23 Block 2,
Schlesinger's Subdivision,
Cook County, Illinois.

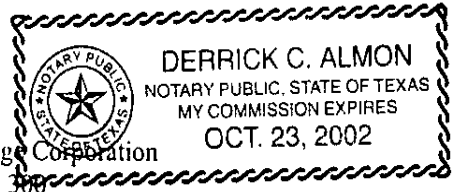
STATE OF TEXAS
COUNTY OF DALLAS

On this the 1st day of MARCH, 1999, before me, the undersigned Notary Public personally appeared **H. THOMAS MONROE, PRESIDENT**, known to me (or satisfactorily proven) to be the person described in the foregoing instrument, and acknowledged that he executed the same in the capacity therein stated and for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.

Derrick Almon

Prepared by:
Temple-Inland Mortgage Corporation
7676 Woodway, Suite 300
Houston, TX 77063



Printed Name: DERRICK ALMON
Title: NOTARY PUBLIC
My Commission expires: 10/23/2002
After recording return to:
Middleberg, Riddle & Gianna
1300 South Mopac Expressway
Austin, TX 78746

BOX 333-CTI

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1401 007767193 F2
STREET ADDRESS: 1740 WEST 47TH STREET
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 20-06-422-021-0000

LEGAL DESCRIPTION:

LOT 23 IN BLOCK 2 IN SCHLESINGER'S SUBDIVISION OF THE SOUTHWEST 1/4 OF THE
SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 14,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office