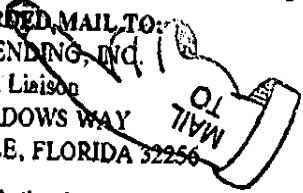


Limited Power of Attorney

WHEN RECORDED, MAIL TO:  
HOMESIDE LENDING, INC.  
Attn: Custodial Liaison  
7301 BAYMEADOWS WAY  
JACKSONVILLE, FLORIDA 32256



RECORDING DATA:

(Space above this line for recording data)

KNOW ALL MEN BY THESE PRESENTS:

That QUALITY FUNDING SERVICES, INC. (the "Principal"), with its principal place of business at 10059 SOUTH ROBERTS ROAD, PALOS HILLS, ILLINOIS 60465, 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:

Officer/Employee	Title with HOMESIDE LENDING, INC.
Donna Means	Assistant Vice President
Joyce Higginsbotham	Supervisor
Carol Beard	Vice President
Julie Jensen	Funding Operations Manager
Karen Garezynski	Assistant Vice President
Lisa Gretenhardt	Closing Coordinator
Bonnie Halper	Vice President

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 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) Name(s): SANDALID CRUZ

Address of Property: 4709 WEST 19TH STREET, CICERO, ILLINOIS 60650

HomeSide Loan Number: 1993018

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 25<sup>th</sup> day of June 1999 BY Marie Siedlecki ITS Vice President "Principal"

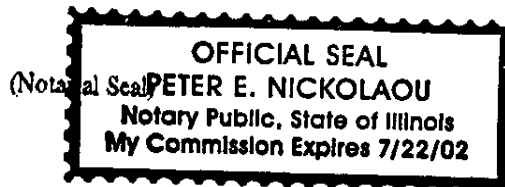
(Space below this line reserved for acknowledgment)

State of IL )  
County of Cook ) ss.

On JUNE 25 1999, before me, Peter Nickolaou personally appeared Marie Siedlecki 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 entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: [Signature] My Commission Expires: 7/22/02



99-05891

UNOFFICIAL COPY

99695211

LOT 5 IN BLOCK 2 IN CAREY'S SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST  
1/4 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP 39  
NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY  
ILLINOIS.

16-22-304-022

