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SPECIFIC POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that I, **KATHLEEN M. DOLPH**, herewith nominate, constitute and appoint, **JEFFERY M. BARRETT**, my true and lawful attorney-in-fact, for me and in my name, (in any way I could act in person) in all respects requisite or proper to effectuate the purchase of the premises located in the County of Cook, State of Illinois, legally described as follows:

LEGAL DESCRIPTION

UNIT 205 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN RIDGE TERRACE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 24974177, IN THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

and commonly known as: 835 Ridge Avenue, Unit 205, Evanston, Illinois 60202 including , but not limited to, making, executing, acknowledging and delivering all contacts, notes, trust deeds, mortgages, assignments of rents, waivers of homestead rights, affidavits, bills of sale and other instruments, including specifically a note, and mortgage creating a lien on the premises to secure such a note, in favor of **CENDANT MORTGAGE CORPORATION**, and endorsing and negotiating checks and bills of exchange, and hereby ratify and confirm all such acts of my agent.

SAS-A DIVISION OF INTERCOUNTY S15714957-293 Jeffrey

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SPECIFIC POWER OF ATTORNEY
September 22, 1999

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 Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

This Power of Attorney shall remain in effect until October 30, 1999, unless sooner revoked by me in writing and delivered to my agent.

DATED: September 22, 1999:

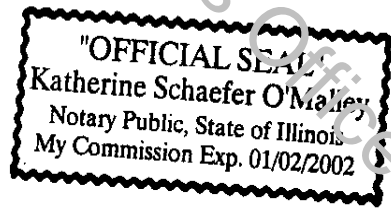
Kathleen M. Dolph
KATHLEEN M. DOLPH (PRINCIPAL)

State of Illinois
County of Cook

On September ^{22nd}, 1999, before me, the undersigned, a Notary Public in and for said Count and State personally appeared, KATHLEEN M. DOLPH, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument as the principal and acknowledged to me that said principal executed it.

WITNESS MY HAND AND OFFICIAL SEAL

Katherine Schaefer O'Malley
Notary Public in and for said County and State



My Commission Expires: 1-02-02

THIS DOCUMENT PREPARED BY: Katherine S. O'Malley
Attorney at Law
1528 Lincoln Street
Evanston, IL 60202

