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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 Robert A. Schlanger, an attorney licensed to practice law in the State of Texas, 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 National City Mortgage Co. DBA Commonwealth United Mortgage. 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of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Robert A. Schlanger, PC, 7676 Woodway, Suite 340, Houston, TX 77063, and an acknowledgment of receipt issued therefore.

EXECUTED this 1st day of DECEMBER, 19 98.
LENDEX, INC.

ATTEST:

Meg Monroe
Meg Monroe
Assistant Secretary

By: H. Thomas Monroe
H. Thomas Monroe
President

WITNESS:

[Signature]
[Signature]

Loan No. JOHNSON

Borrower's Name: JAMES O. JOHNSON, JR.

Property Address: 15642 South GOUWENS LANE
South Holland, IL 60473

Short Legal Description: Lot 4, First Addition
to Mutual Builders Subdivision,
COOK COUNTY Illinois

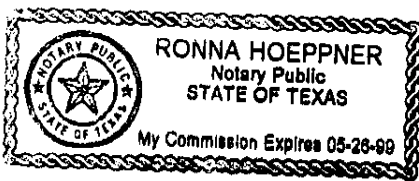
STATE OF TEXAS

COUNTY OF DALLAS

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9082/0397 03 00 Page 1 of 2
1999-01-19 12:43:41
Cook County Recorder 43.00

On this the 1st day of December, 1998, 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.



Prepared by:
Lendex, Inc.
3030 LBJ Frwy, Suite 300
Dallas, TX 75234

Ronna Hoepfner
Printed Name: RONNA HOEPPNER
Title: NOTARY PUBLIC
My Commission expires: 05/26/99
After recording return to:
Commonwealth United Mortgage
3800 Buffalo Speedway, Ste 520
Houston, TX 77098

BOX 333-CTI

N. JOINER FI CTIC 7789621 FI TM 30F4

STREET ADDRESS: 15642 SOUTH GARDENS LANE
CITY: SOUTH HOLLAND COUNTY: COOK
TAX NUMBER: 29-15-214-062-0000

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LEGAL DESCRIPTION:

LOT 4 IN FIRST ADDITION TO MUTUAL BUILDERS SUBDIVISION, BEING A SUBDIVISION OF PART OF LOT 7 IN VAN VURREN'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 10, THE NORTHEAST 1/4 OF SECTION 15, PART OF THE NORTHWEST 1/4 OF SECTION 15, AND PART OF THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THAT PART OF THE SOUTHEAST 1/4 OF SECTION 15, LYING SOUTH OF THE SOUTH LINE OF SAID LOT 8 AND NORTH OF THE CENTER OF THE CALUMET RIVER, (TAKEN AS A TRACT), ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES ON MAY 21, 1958, AS DOCUMENT NO. 1797125, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office