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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of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Robert A. Schlanger, PC, 7676 Woodway, Suite 340, Houston, TX 77063, and an acknowledgment of receipt issued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, 1998.
LENDEX, INC.

ATTEST:
Meg Monroe
Meg Monroe
Assistant Secretary

By: H. Thomas Monroe
H. Thomas Monroe
President

WITNESS: [Signature]
[Signature]

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9179/0078 03 001 Page 1 of 2
1999-01-22 10:46:09
Cook County Recorder 43.00
Cook County Recorder 43.00

Loan No. Kurtz

Borrower's Name: Holly J. Kurtz

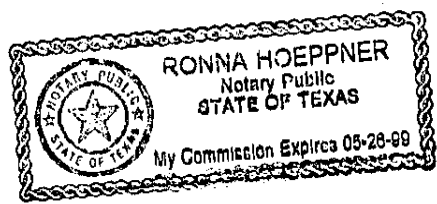
Property Address: 607 College Drive
Schaumburg, IL 60173
PIN 02-33-204-010-01149

Short Legal Description: Unit 39-1, Town Homes
of College Hill, Cook County,
Illinois.

STATE OF TEXAS
COUNTY OF DALLAS

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.



Ronna Hoepfner

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

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

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Prepared by

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STREET ADDRESS: 607 COLLEGE DRIVE
CITY: SCHAUMBURG COUNTY: COOK
TAX NUMBER: 02-33-204-010-1149

LEGAL DESCRIPTION:

UNIT NUMBER 39-1 IN TOWN HOMES OF COLLEGE HILL CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

CERTAIN LOTS IN COLLEGE HILL, A PLANNED UNIT CONDOMINIUM DEVELOPMENT OF PART OF LOTS 12 AND 13 IN GEISLER'S SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 33 AND THE NORTHWEST 1/4 OF SECTION 34. TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 26566712 TOGETHER WITH UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

Property of Cook County Clerk's Office