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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of Attorney shall be effective on the date of execution hereof and shall remain in full force and effect until it has been revoked by an instrument of revocation delivered to Robert A. Schlanger, PC, 7676 Woodway, Suite 340, Houston, TX 77063, and an acknowledgment of receipt issued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 2nd day of JANUARY, 1999.  
**LENDEX, INC.**

2  
N.S.F.

7789982-CTI

ATTEST:

Meg Monroe  
Meg Monroe  
Assistant Secretary

By: H. Thomas Monroe  
H. Thomas Monroe  
President

WITNESS:

Kelly O'Connell

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1999-02-03 09:33:53

Loan No. 9437910

Borrower's Name: HAROLD P. RIVERA 43.00

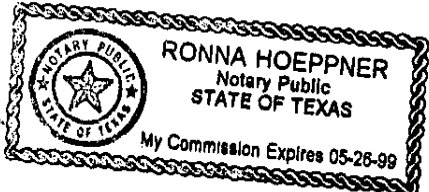
Property Address: 1747 SESSIONS WALK  
HOFFMAN ESTATES, IL 60195

Short Legal Description: UNIT 1803 SESSIONS  
WALK IN HILDALE CONDOMINIUM,  
COOK COUNTY, ILLINOIS.

STATE OF TEXAS  
COUNTY OF DALLAS

On this the 2nd day of JANUARY, 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.



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

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

**BOX 333-CTI**

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## CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1401 007789298 F2  
STREET ADDRESS: 1747 SESSIONS WALK  
CITY: HOFFMAN ESTATES COUNTY: COOK  
TAX NUMBER: 07-08-101-019-1159

### LEGAL DESCRIPTION:

#### PARCEL 1:

UNIT 1803 SESSIONS WALK IN HILLDALE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PART OF FRACTIONAL SECTION 5 AND PART OF THE WEST 1/2 OF SECTION 8 ALL IN TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 25211897 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

#### PARCEL 2:

EASEMENT AS CREATED BY DECLARATION OF EASEMENT, RESTRICTIONS AND COVENANTS FOR HILLDALE ROAD ASSOCIATION RECORDED AS DOCUMENT 25214474 AND FILED AS DOCUMENT LR3143390 FOR INGRESS AND EGRESS AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 25211897 AND AS CREATED BY DEED RECORDED MARCH 21, 1980 AS DOCUMENT 25398894.