

APR 22 3 52 PM '98

BK 77 PG 203
W.E. DAVIS CH. CLK.

This Document Prepared by and
Return to:
William T. Maxwell, Jr.
Attorney at Law
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LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: THAT I, MARY ANN O'CONNOR, a legal resident of the City of Oak Forest, State of Illinois, United States of America, and anticipating that a Limited Power of Attorney may be useful in the certain circumstances hereinafter specifically described, have made, constituted and appointed, and by these presents do make, constitute and appoint my husband, LAWRENCE W. O'CONNOR my true and lawful attorney (hereinafter referred to as "grantee") to act in, manage and conduct all business relative to the purchase of real property located at 5684 Michaelson, Olive Branch, Mississippi, covering said real property, and all my affairs relative thereto as well as in connection with the origination, execution and closing of a new mortgage loan in connection with the purchase of said real property being made by PHH Mortgage Services Corporation. In this regard and for those purposes for me and in my name, place and stead, and for my use and benefit, and as my act and deed, I hereby authorize and appoint my said grantee to do and execute, or to concur with the persons jointly interested with myself therein in the doing or executing of, all or any of the following acts, deeds, and things, that is to say:

(1) To endorse, accept, receive, sign, seal, execute, acknowledge, and deliver, promissory notes, certifications, settlement statements, deeds of trust, assignments, agreements, of every kind and nature as may be necessary, convenient, or proper in the premises relative to the purchase of 5684 Michaelson, Olive Branch, Mississippi, as well as the origination and closing of the new mortgage loan in connection with the refinance of said real property with PHH Mortgage Services Corporation, to acquire title to said real property aforescribed.

This Limited Power of Attorney is to continue in full force and effect, notwithstanding my death, incapacity or incompetence which I may suffer in the future.

GIVING AND GRANTING unto said grantee full power and authority to do and perform all and every act, deed, matter, and thing whatsoever relative to the purchase and acquisition of title to 5684 Michaelson, Olive Branch, Mississippi, as well as origination and closing of the new mortgage loan in connection with the purchase of said real property with PHH Mortgage Services Corporation, fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specified enumerated powers being in aid and exemplification of the full, complete, and specific power herein granted and not in limitation or definition thereof; and hereby ratifying all that said attorney shall lawfully do or cause to be done by virtue of these presents.

Mary Ann O'Connor
MARY ANN O'CONNOR

358-38-1824

Social Security No.

March 25, 1998

Date

STATE OF ILLINOIS)

COUNTY OF COOK)

I, Kathleen Glista, a Notary Public duly authorized to administer oaths and take acknowledgements, do hereby certify that on this day personally appeared before me, MARY ANN O'CONNOR, party of the foregoing Limited Power of Attorney bearing that date of March 25, 1998, which she produced to me in my said jurisdiction, and which is annexed hereto, and personally proved to me to be the identical individual described in and who executed said Limited Power of Attorney, and being informed of the contents of said Limited power of Attorney, acknowledged to me that she signed, sealed, and delivered the same freely and voluntarily on the date it bears as her act and deed, for the uses, purposes and considerations therein expressed, including the release and waiver of the right of homestead.

WITNESS my hand and seal at office this 25 day of March, 1998.

Kathleen Glista
NOTARY PUBLIC

My Commission Expires:

April 19.01

File #98-0421M

