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POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that L. N. BANGS heretofore appointed attorney for MERCANTILE ALL-IN-ONE LOANS, INC. on February 25, 1986, with power of substitution, do hereby constitute and appoint, in accordance with said power of substitution, P. I. JOHNSTON, J. J. BERWANGER and M. A. DeLUCA as the true and lawful attorneys for MERCANTILE ALL-IN-ONE LOANS, INC., with full power of substitution and resubstitution, in the name and stead of MERCANTILE ALL-IN-ONE LOANS, INC., its successors and assigns, to demand and receive any and all properties and assets heretofore assigned to HOUSEHOLD FINANCE CORPORATION on April 3, 1975, and to give receipts and releases for and in respect of the same and any part thereof, and from time to time to institute and prosecute in the name of MERCANTILE ALL-IN-ONE LOANS, INC. or otherwise, but at the expense of and for the benefit of HOUSEHOLD FINANCE CORPORATION, its successors and assigns, any and all proceedings at law or in equity or otherwise which HOUSEHOLD FINANCE CORPORATION, its successors or assigns may deem proper for collection and endorsement of any claim or right of any kind granted, bargained, sold, transferred, assigned, set over, confirmed or delivered, or intended so to be to HOUSEHOLD FINANCE CORPORATION and to endorse, the name of MERCANTILE ALL-IN-ONE LOANS, INC., on any and all checks, instruments, notes, drafts or other negotiable instruments or commercial paper which may be payable to the order of or endorsed over to MERCANTILE ALL-IN-ONE LOANS, INC. and to do all acts and things in relation to said properties and assets which HOUSEHOLD FINANCE CORPORATION or its successors or assigns shall deem desirable, hereby ratifying and confirming, all that my said attorney shall lawfully do or cause to be done by virtue hereto:

IN WITNESS WHEREOF, L. N. BANGS has caused these presents to be signed by him at attorney for MERCANTILE ALL-IN-ONE LOANS, INC., this 8th day of July, 1992.

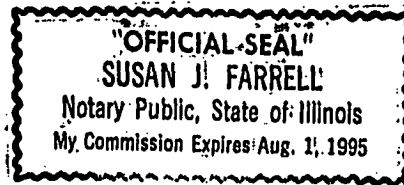


[Handwritten Signature]

L. N. BANGS

Subscribed and sworn to before me this 8th day of July, 1992.

[Handwritten Signature: Susan J. Farrell]
 NOTARY PUBLIC



MOTOR TITLE INSURANCE
 Crown Point, Indiana
 M.O.

JAN 19 10 45 AM '94
 STATE RECORDER
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STATE OF ILLINOIS
 FILED
 LAKE COUNTY
 RECORDER

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