

94022164

POWER OF ATTORNEY

TICOR CA/RS  
1F4407

The undersigned FIRST FINANCIAL CONCEPTS, INC. does hereby  
(Company or Sole Proprietor)  
make, constitute, and appoint any one of the following persons:

Jan Hamrick, Larry Petr, John Hollister, Clint Narmore, Andy Roach,  
and/or Cynthia Grable

each an employee of AccuBanc Mortgage Corporation ("AccuBanc"), the undersigned's true and lawful Attorney-in-Fact, with full right, power and authority for the undersigned and in the undersigned's name, place and stead to endorse and assign notes purchased by AccuBanc pursuant to that certain Mortgage Brokerage Agreement dated JULY 28, 1993 and take any and all such action as is required to transfer and assign the mortgages, Deeds of Trust and other instruments evidencing the security for said notes to AccuBanc, giving and granting unto said Attorney-in-Fact the full power and authority to do so and perform each and every act, deed, matter and thing whatsoever required and necessary to be done in and about the foregoing, as fully as the undersigned might or could do if personally present and acting.

This Power of Attorney shall be effective immediately for only the specific purpose stated above and shall be deemed to be coupled with an interest and the undersigned does make and declare this Power of Attorney to be irrevocable by the undersigned or otherwise.

Dated JULY 28, 1993

FIRST FINANCIAL CONCEPTS, INC.

(Company)

By: [Signature]

(Signature)

Its: PRESIDENT

(Title)

Name: DONALD C. STARKS

(Print)

RECORDED  
H  
MAY 24 10 13 AM '94

STATE OF ILLINOIS  
LAKE COUNTY  
FILED FOR RECORD

STATE OF ILLINOIS )

COUNTY OF KANKAKEE )

Before me, the undersigned authority, on this day personally appeared DONALD C. STARKS, PRESIDENT of FIRST FINANCIAL CONCEPTS, INC., a CORPORATION, subscribed to the foregoing instrument, and acknowledge to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

Given under my hand and seal of office, this the 28th day of July, 1993.



[Signature]  
Notary Public in and for the  
State of Illinois

[Handwritten initials]