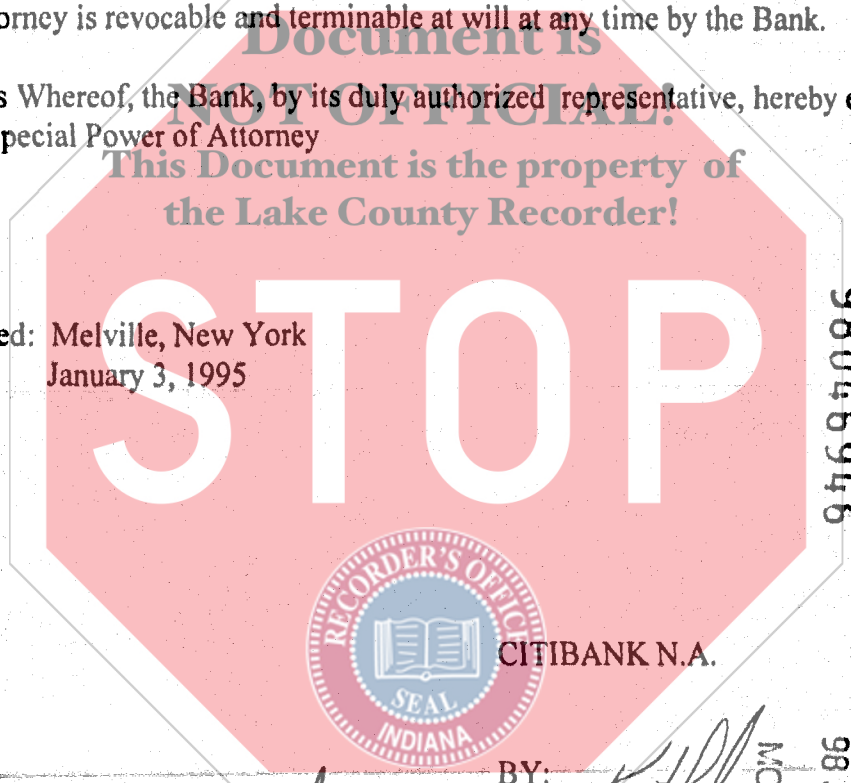


Royal Title

LIMITED AND SPECIAL POWER OF ATTORNEY

KNOW ALL PERSONAL BY THESE PRESENTS, that Citibank N.A., a national banking association, having an office at 100 Baylis Rd., Melville N.Y. 11747 (the "Bank"), does hereby appoint Harvey, Scott & St. Charles, Ltd., a New York corporation, having an office at 67 Wall Street, New York, New York 10005 ("Harvey Scott") as its true and lawful attorney-in-fact solely for the purposes specified herein. Pursuant to this Limited and Special Power of Attorney, Harvey Scott is authorized solely to make and accept any and all settlement offers on behalf of the Bank in connection with the collection of those accounts set forth on exhibit A hereto. This Limited and Special Power of Attorney is revocable and terminable at will at any time by the Bank.

In Witness Whereof, the Bank, by its duly authorized representative, hereby executes this limited and Special Power of Attorney



Dated: Melville, New York
January 3, 1995

98046946

BY:

Kathleen Stages

Sworn to before me this *3rd*
day of January 1995.

WALTER E. GAMS
Notary Public, State of New York
No. 49903
Qualified in Nassau County
Commission Expires Dec. 30, 1995

NOTARIS W. G. STAGES
RECORDING

98 JUN 23 AM 9:34

STATE OF INDIANA
LAKE COUNTY
RECORDS

CK #2208
10:00
10:03