

RETURN TO:
AccuBanc Mortgage Corporation
P.O. Box 809068
Dallas, Texas 75380-9068

98070807

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

98 SEP -8 AM 9:00

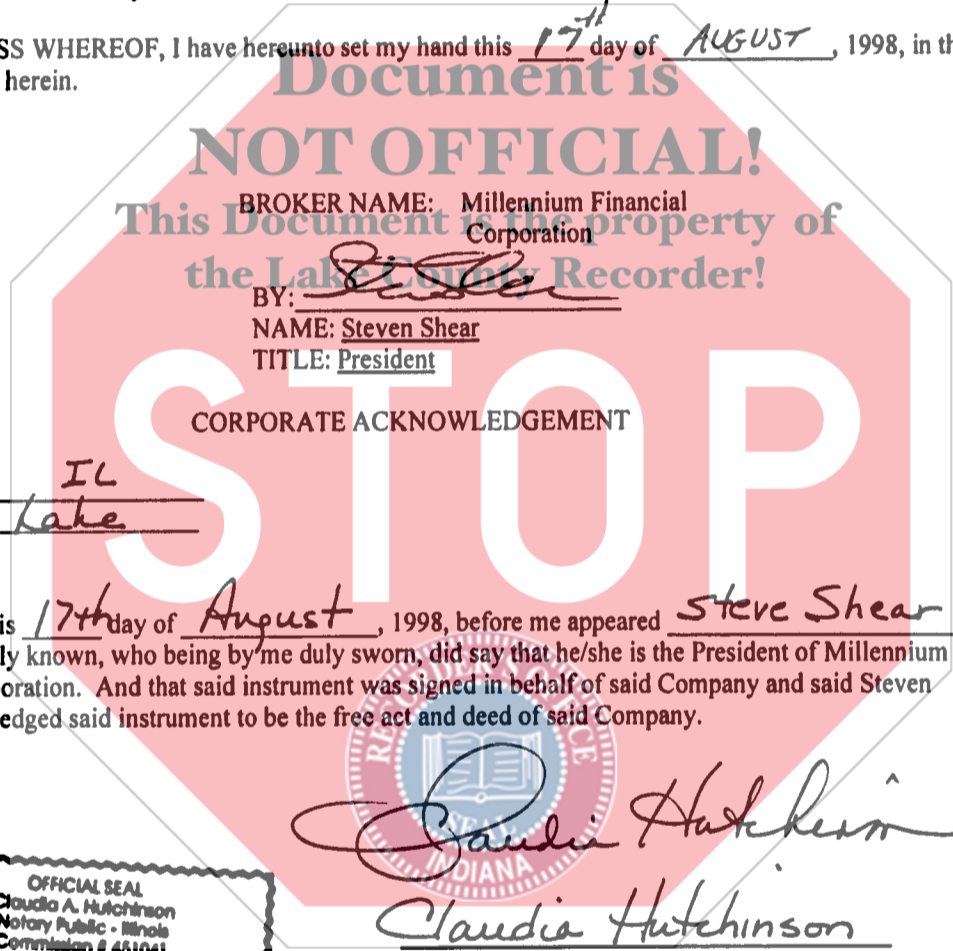
MORRIS W. COOPER
REC'D

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE, that I, Steven Shear, President of Millennium Financial Corporation ("Company"), acting on behalf of the Company, have made, constituted, and appointed and by these presents do make, constitute, and appoint AccuBanc Mortgage Corporation ("Assignee") as the Company's true and lawful agent and attorney-in-fact, for the Company and in the Company's name, place, and stead to execute, endorse, acknowledge, and deliver such documents and to take whatever action as such attorney-in-fact may deem necessary and appropriate for the purposes of negotiating, assigning, and transferring mortgage notes, mortgages, deeds of trust and other liens from the Company to Assignee, giving such attorney-in-fact full power and authority to do and perform all and every act and thing whatever requisite and necessary to be done in connection with the purpose stated herein as fully to all intents and purposes as the Company might or could do, hereby ratifying and confirming on behalf of the Company whatever such attorney-in-fact shall or may do by virtue hereof.

This Special Power of Attorney shall remain in effect for the purpose stated herein until specifically revoked in writing. In the event this Limited Power of Attorney is filed or recorded, such written revocation must be similarly filed or recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 17th day of AUGUST, 1998, in the capacity stated herein.



BROKER NAME: Millennium Financial Corporation
BY: [Signature]
NAME: Steven Shear
TITLE: President

CORPORATE ACKNOWLEDGEMENT

STATE OF IL
COUNTY OF Lake

On this 17th day of August, 1998, before me appeared Steve Shear to me personally known, who being by me duly sworn, did say that he/she is the President of Millennium Financial Corporation. And that said instrument was signed in behalf of said Company and said Steven Shear acknowledged said instrument to be the free act and deed of said Company.

OFFICIAL SEAL
Claudia A. Hutchinson
Notary Public - Illinois
Commission # 481041
My Commission Expires
September 23, 2001

[Signature of Claudia Hutchinson]

Claudia Hutchinson
Name typed, printed or stamped

Processing Supervisor
Title or Rank

My commission expires: _____

FILED

SEP 3 1998

SAM ORLICH
CLERK LAKE COUNTY

Re: 8670951

000344

sent 0633295
10:00
1/2/98

25x