

SPECIAL POWER OF ATTORNEY

LAKE COUNTY
FILED FOR RECORD

KNOW ALL MEN BY THESE PRESENTS, that I,

2002 04/08/04 K. Cos 2002 MAY 14 AM 11:23 President of Horizon Home Mortgage Inc.

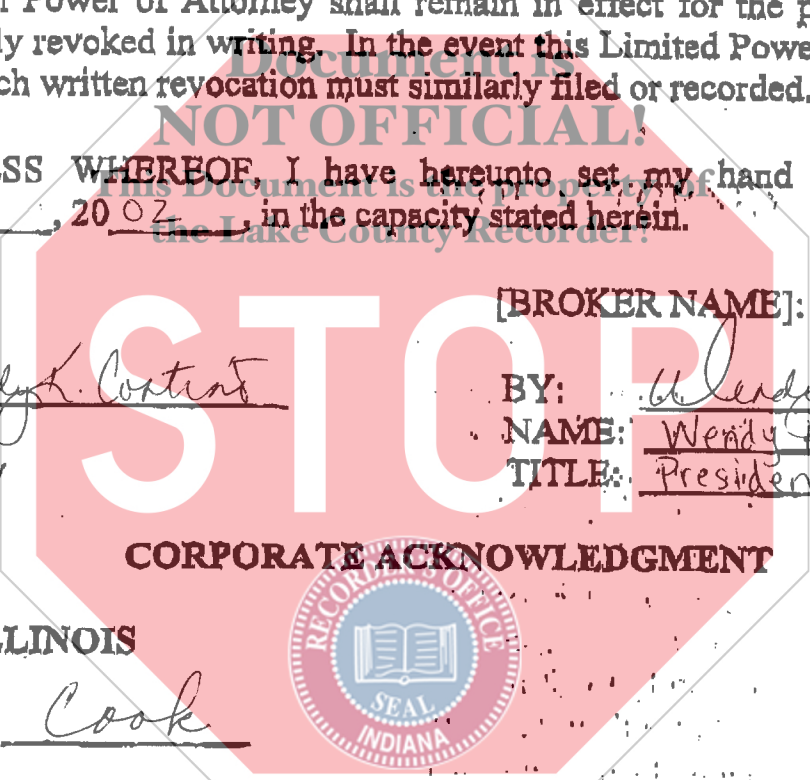
("Company"), acting on behalf of the Company, have made, constituted, and appointed and by these presents do make, constitute, and appoint National City Mortgage Co. dba Accubanc Mortgage ("Assignee") as the Company's true and lawful agent and attorney-in-fact, for the Company and in the Company's name, 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 purpose of negotiating, assigning, and transferring mortgage notes, mortgage, 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 similarly filed or recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 8th day of May, 2002, in the capacity stated herein.

By: Wendy K. Costino
Its: Secretary

[BROKER NAME]: Horizon Home Mortgage Inc.
BY: Wendy K. Costino
NAME: Wendy K. Costino
TITLE: President



STATE OF ILLINOIS
COUNTY OF Cook

The foregoing instrument was acknowledge before me this 8th day of May, 2002 by Wendy K. Costino, President of Horizon Home Mortgage, an Indiana corporation, on behalf of said corporation.

Betty M. Christianson
[Name typed in State Seal stamped]
BETTY M CHRISTIANSON
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES: 05/19/03
MAY 14 2002
PETER BENJAMIN
LAKE COUNTY AUDITOR

Commission Expires:
5-19-03

PREPARED BY:
NATIONAL CITY MORTGAGE CO. dba
ACCUBANC MORTGAGE
ONE EAST 22ND STREET, SUITE 107
LOMBARD, ILLINOIS 60148

Hold
Stewart Title Services
of Northwest Indiana
8695 Broadway
Merrillville, IN 46410
002176
V/Bod
10.02
P/R

ILLINOIS BLANKET (CORPORATE)