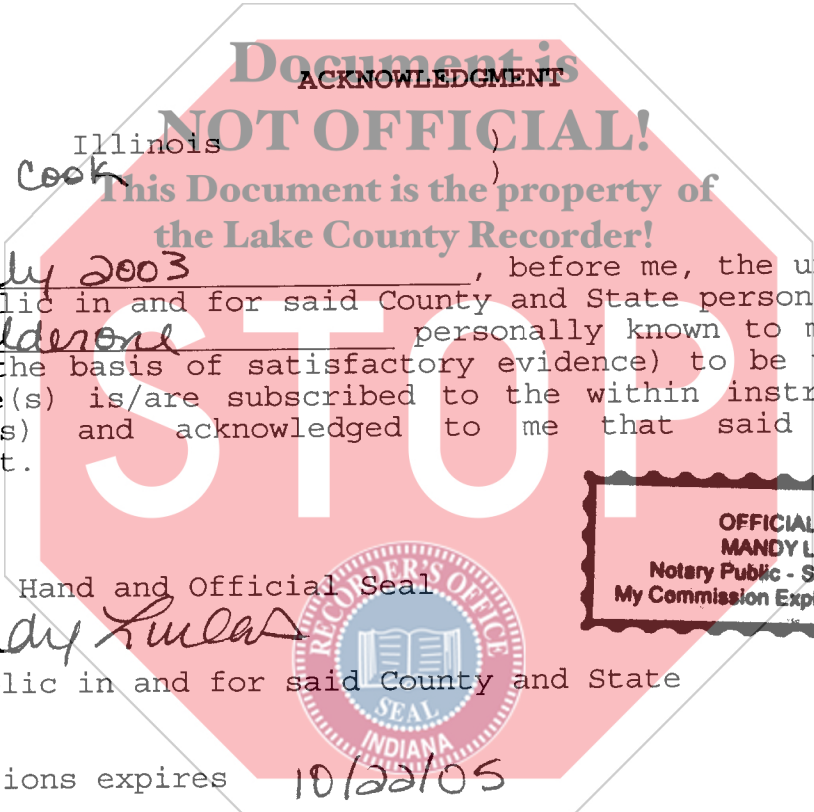


I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estates Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

This Power of Attorney is specifically limited to the above purpose and, if not exercised prior to **August 21, 2003** shall be revoked.

Lisa C. Calderone Principal
Lisa Calderone

State of Illinois)
County of Cook)

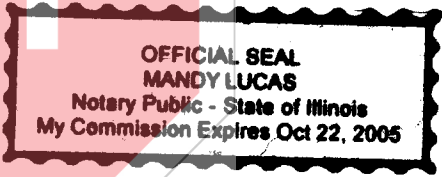


On 7 July 2003, before me, the undersigned, a Notary Public in and for said County and State personally appeared Lisa Calderone personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument as the principal(s) and acknowledged to me that said principal(s) executed it.

Witness My Hand and Official Seal

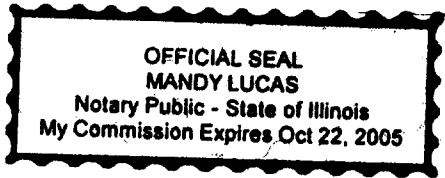
Mandy Lucas

Notary Public in and for said County and State



My Commissions expires 10/22/05

On 7 July 2003, before me, the undersigned, a Notary Public in and for said County and State personally appeared Xisa Calderone personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument as the principal(s) and acknowledged to me that said principal(s) executed it.



Witness My Hand and Official Seal

Mandy Lucas

Notary Public in and for said County and State

My Commissions expires 10/22/05

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PAGE 2 OF 3

INITIALS *ic*

