



Correspondent Power of Attorney

- 1) The undersigned Correspondent and Wintrust Mortgage Corporation ("WMC") are parties to a Correspondent Agreement under which the Correspondent originates and processes mortgage loans ("Loans") transferred to WMC. The loans are evidenced and secured by promissory notes and related mortgage, deeds of trust, affidavits, agreements and other documents (generally, the "Notes and Documents") which are to be assigned to WMC pursuant to the Correspondent Agreement.
- 2) Correspondent hereby constitutes and appoints each Vice President., of WMC as Correspondent's agent and attorney-in-fact for the purposes, on our behalf, of: (a) endorsing; assigning and otherwise perfecting ownership of the Notes and Documents in WMC and any successor owner of the Loans and, (b) assigning and perfecting ownership of the servicing rights related to the Loans in WMC and any successor of such servicing rights.
- 3) This Power of Attorney is coupled with an interest and therefore irrevocable. Absent actual notice of revocation, all successor owners of the Loans and related servicing rights and all other third parties dealing with Correspondent, WMC and any of the Loans (including but not limited to the Federal National Mortgage Federation, the Federal Home Loan Association, the Federal Housing Administration, the Government National Mortgage Association, the Veterans Administration, and any title or other insurer of the Loans) shall be entitled to rely on this Power of Attorney for all purposes without inquiry, and Correspondent hereby ratifies all action taken on reliance herein.

Name of Correspondent (Lender)

Signature

ATTEST: _____

Corporate Secretary Signature

Printed Name

Printed Name

Title

STATE OF: _____

COUNTY OF: _____

Before undersigned, a Notary Public in and for said County and State, this _____ day of _____, 20____ personally appeared _____ and _____, known to me be the

_____ and Corporate Secretary, respectively of

_____ ("Correspondent"), who acknowledged upon their oath having executed and delivered the foregoing Power of Attorney on behalf of Correspondent.

WITNESS my hand and Notary Public seal.

Signature

My commission expires: _____

Printed Name