



## Correspondent Power of Attorney

1) The undersigned Correspondent and Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A., a National Bank ("WINTRUST MORTGAGE") are parties to a Correspondent Agreement under which the Correspondent originates and processes mortgage loans ("Loans") transferred to WINTRUST MORTGAGE. 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 WINTRUST MORTGAGE pursuant to the Correspondent Agreement.

2) Correspondent hereby constitutes and appoints each Vice President., of WINTRUST MORTGAGE 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 WINTRUST MORTGAGE and any successor owner of the Loans and, (b) assigning and perfecting ownership of the servicing rights related to the Loans in WINTRUST MORTGAGE 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, WINTRUST MORTGAGE 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

\_\_\_\_\_  
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