

BOOK 357 PAGE 243
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POWER OF ATTORNEY

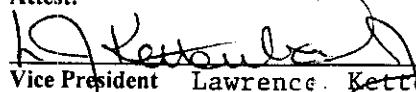
CITIBANK (WEST), FSB, a federal savings bank duly constituted, registered and in existence in accordance with the laws of the United States with officers located in Saint Louis, Missouri, hereby constitutes and appoints CITIMORTGAGE, INC. ("C"), a Delaware corporation, its true and lawful Attorney-In-Fact, and in its name, place and stead and for its use and benefits hereby authorizes the aforesaid Attorney-In-Fact, and through any officers appointed by the Board of Directors or Executive Committee of CMI to execute and acknowledge in writing or by facsimile stamp or otherwise documents customarily and reasonably necessary and appropriate for the tasks described in items (i) through (xi) below. This Power of Attorney is being issued in connection with the transfer by the undersigned to CMI of the undersigned's rights and responsibilities to service certain loans (the "Loans"). These Loans are comprised of Mortgages, Deeds of Trusts to Secure Debt, Co-ops and other forms of Security Instruments (collectively the "Security Instruments") and Notes secured thereby whether held in the undersigned's portfolio or sold to private, public or agency investors ("investors"). If owned by Investors, the Loans may be in the undersigned's name solely for the purpose of allowing the undersigned to perform its servicing obligations on behalf of such Investors.

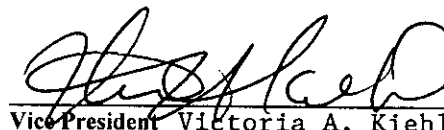
- (i) The Substitution of Trusts in Deeds of Trust and/or Deeds to Secure Debt,
- (ii) The Satisfaction, Subordination, Assignment and/or Release of Security Instruments owned by or in the name of the undersigned and/or the issue of Deeds of Reconveyance upon payment in full and/or discharge of the Notes secured thereby,
- (iii) The Modification and/or Total Release of Security Instruments,
- (iv) The Assumption of Security Instruments and the Notes secured thereby,
- (v) The creation, renewal, continuation, amendment and/or cancellation of Financing Statements associated with Co-op Loans,
- (vi) The conveyance by Special or General Warranty Deed, Grant Deed or Quitclaim Deed of real and/or personal properties to the Federal Housing Administration, Department of Housing and Urban Development, Veterans' Administration, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association mortgage insurer or other individual, association or corporation by naming as grantee such entity or any specific officer and/or office holder of such entity in the form and manner required by any one of the foregoing,
- (vii) The endorsement of all checks, drafts and/or other negotiable instruments made payable to the undersigned,
- (viii) The right to collect, forbear, accelerate, initiate suit on and/or foreclose all Loans,
- (ix) The right to sell, transfer, convey or otherwise dispose of the real and/or personal property described in the Security Instruments pursuant to foreclosure or other similar proceedings, or upon acquisition of such property,
- (x) The assignment and endorsement of Loans in the name of the undersigned to Investors in connection with Loans sold by the undersigned to such Investors and the preparation and/or execution of such supplemental documentation as may be required by such Investors,
- (xi) The sale, transfer, exchange, pledge or other conveyance by the undersigned of Loans and/or securities backed by Loans to Investors.

The undersigned gives to said Attorney-In-Fact full power and authority to do and perform all and every act and thing and whatsoever is necessary or proper to be done by authority hereof as fully, for all intents and purposes, as it, the undersigned, might or could and hereby ratifying and confirming all that said Attorney-In-Fact shall lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said Attorney-In-Fact under this Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

IN WITNESS WHEREOF, CITIBANK (WEST) FSB has caused these presents to be signed by its Vice President and be impressed with its seal on this 1st day of November, 2002 at its office in Saint Louis, Missouri, United States of America.

Attest:


Vice President Lawrence Kettenbach


Vice President Victoria A. Kiehl

State of Missouri

[SEAL]