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Prepared by: Linda Ferguson
WHEN RECORDED RETURN TO:
CITIMORTGAGE, INC.
Payoff Dept., MS 80050
27555 Farmington Road
Farmington Hills, MI 48334
Attn: Linda Ferguson

P BK 94 PG 131

POWER OF ATTORNEY

CITIBANK, FEDERAL SAVINGS BANK (a/k/a CITIBANK, FSB), a Federal savings bank duly organized and registered and in existence in accordance with the laws of the United States of America and with offices located in St. Louis, Missouri, hereby constitutes and appoints CITICORP MORTGAGE, INC. ("CMI"), 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 all 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 Trust, Deeds to Secure Debt, Co-ops and other forms of Security Instruments (collectively the "Security Instruments") and the Notes secured thereby whether held in the undersigned's portfolio or sold to private, public or agency investors (the "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 Trustee(s) in Deeds of Trust and/or Deeds to Secure Debt,
- (ii) The Satisfaction, Assignment and/or Release of Security Instruments owned by or in the name of the undersigned and/or the issuance of Deeds of Reconveyance upon payment in full and/or discharge of the Notes secured thereby,
- (iii) The Modification and/or Partial 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 and/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 office 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, and
- (xi) The sale, transfer, exchange, pledge or other conveyance by the undersigned of Loans and/or securities backed by Loans to Investors.

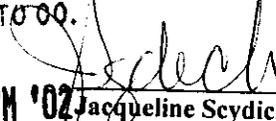
The undersigned gives to said Attorney-In-Fact full power and authority to do and perform all and every act and thing and whatsoever is necessary and proper to be done by authority hereof as fully, for all intents and purposes, as it, the undersigned, might or could do and hereby ratifying and confirming 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.

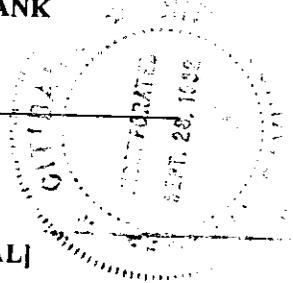
IN WITNESS WHEREOF, CITIBANK, FEDERAL SAVINGS BANK has caused these presents to be signed by its Vice President and be impressed with its association seal on this 12th day of October, 1999 at the association's office in St. Louis, Missouri, United States of America.

Attest:

CITIBANK, FEDERAL SAVINGS BANK


Michael Wind
Assistant Secretary

STATES - DESOTO CO.
MAY 13 1 20 PM '02

Jacqueline Scydick
Vice President
pa



State of Missouri)
County of St. Louis)

ss. BK 94 PG 131
W.E. DAVIS CH. CLK.

[SEAL]

On this 12th day of October, 1999, before me, a Notary Public in and for said State, personally appeared Jacqueline Scydick, known to me to be a Vice President of Citibank, Federal Savings Bank and Michael Wind, known to me to be an Assistant Secretary of Citibank, Federal Savings Bank, the association that executed the within instrument, and also known to me to be the persons who executed said instrument on behalf of said association and acknowledged to me that such association executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.


Notary Public

GAIL A. PYTLINSKI
NOTARY PUBLIC - NOTARY SEAL
STATE OF MISSOURI
ST. LOUIS COUNTY
MY COMMISSION EXPIRES 8-27-2000

