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Desoto, MS  
WHEN RECORDED MAIL TO:  
ABN AMRO Mortgage Group  
7159 Corklan Drive  
Jacksonville, FL 32258

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STATE MS. - DESOTO CO.

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STATE OF NORTH CAROLINA )  
 )  
COUNTY OF MECKLENBURG )

BK 97 PG 226  
LIMITED POWER OF ATTORNEY W.F. DAVIS CH. CLK.

This Limited Power of Attorney is executed as of April 1, 2002, by WACHOVIA BANK, NATIONAL ASSOCIATION, a national banking association with its principal place of business in Charlotte, North Carolina, ("Wachovia") appointing as attorney-in-fact ABN AMRO Mortgage Group., with its principal place of business in Jacksonville, FL ("Servicer").

RECITALS:

- A. Servicer is performing certain servicing functions for Wachovia in connection with mortgage loans described in a certain loan servicing agreement between Wachovia and Servicer (the "Agreement").
- B. In connection with Servicer's performance of such functions, Wachovia desires to empower Servicer to execute certain documents on Wachovia's behalf as further described herein.

SERVICER IS AUTHORIZED TO ACT AS ATTORNEY-IN-FACT IN THE FOLLOWING LIMITED CIRCUMSTANCES.

Wachovia hereby appoints Servicer as its attorney-in-fact, with full power of substitution, to exercise at any time all or any of the following powers: (i) to execute any documents or instruments necessary to cancel any mortgage subject to the Agreement in accordance with such Agreement; (ii) to execute documents on behalf of Wachovia in connection with any bankruptcy or receivership of a mortgagor whose mortgage loan is subject to the Agreement; (iii) to execute on behalf of Wachovia any documents necessary to carry out foreclosure of any mortgaged property securing a mortgage loan subject to the Agreement; and (iv) to execute any documents and agreements necessary for the offer, listing and closing the sale of property acquired by foreclosure or by deed in lieu of foreclosure. This limited power of attorney is not intended to extend the powers granted to Servicer under the Agreement or to allow Servicer to take any action with respect to a mortgage loan not authorized by the Agreement.

This Limited Power of Attorney shall be effective as of April 1, 2002 and shall continue in full force and effect until revoked by Wachovia in writing delivered to Servicer and filed of record in the real property records. Wachovia and Servicer agree that any bank or other institution may rely on this Limited Power of Attorney in honoring the acts of Servicer hereunder.

IN WITNESS WHEREOF, the parties have executed this Limited Power of Attorney on the day and year first above written.

WACHOVIA BANK, NATIONAL ASSOCIATION  
By: David Castellucci  
Name: David Castellucci  
Title: Assistant Vice President



STATE OF NORTH CAROLINA )  
COUNTY OF MECKLENBURG )

On the 1st day of April, 2002, before me, a Notary Public in and for said State, personally appeared David Castellucci known to me to be Assistant Vice President of WACHOVIA BANK, NATIONAL ASSOCIATION, the corporation that executed the within instrument and also known to me to be the person who executed it on behalf of said corporation, and acknowledged to me that said corporation executed the within instrument.

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

My Commission expires 10/11/2006

Angela D Rainey  
Notary Public

