

1. Pursuant to a FNMA Mortgage Servicing Purchase and Sale Agreement dated as of December 1, 2002 (the "Agreement"), CHASE MANHATTAN MORTGAGE COMPANY ("CMMC"), an Ohio corporation, with offices at 3415 Vision Drive, Columbus, Ohio 43219, acquired from Ohio Savings Bank ("Seller"), a Federal Savings Bank with offices located at 1801 East Ninth Street, Suite 200, Cleveland Ohio, 44114, the rights to service the mortgage portfolio as defined in the Agreement (the "Mortgages"), which Mortgages are either whole loans owned by the Federal National Mortgage Association ("FNMA") or mortgage backed securities issued by FNMA.

2. Ohio Savings Bank was required, pursuant to Section 2.4(b) of the Agreement, to deliver to CMMC, the appropriate assignments to evidence the transfer to CMMC of all of Ohio Savings Bank's right, title and interest in and to the Mortgages. To date, some of the assignments have not yet been recorded of record, such that Ohio Savings Bank remains mortgagee of record as to certain Mortgages.

3. Ohio Savings Bank was also required, pursuant to Section 2.4(c) of the Agreement, to deliver such other documents, including but not limited to limited powers of attorney, as CMMC or its counsel deemed reasonably necessary to properly service the Mortgages prior to CMMC's becoming mortgagee of record.

4. In connection with CMMC's servicing of the Mortgages, Ohio Savings Bank hereby constitutes and appoints Chase Mortgage Company its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit only for the limited purpose, to endorse mortgage payment checks for the Mortgages, execute mortgage satisfactions/deeds of reconveyances or similar release instruments, partial releases, and any and all documentation required to foreclose delinquent Mortgages and properly service the Mortgages prior to CMMC's becoming mortgagee of record.

The undersigned gives CMMC, as attorney-in-fact, full power and authority to execute and/or endorse the above described documentation as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

This limited power of attorney has been executed this 5th day of June, 2003, and is effective as of June 5th, 2003. The same shall continue in full force and effect until revoked in writing by the undersigned.

WITNESSES:

Monica Kiraly
Printed Name:
Monica Kiraly

Suzette Callahan
Printed Name:
Suzette Callahan

By: *Eddie Othman*
Printed Name: Eddie Othman
Printed Title: Vice President
STATE MS.-DESOTO CO.
FEB 12 12 35 PM '04

ATTEST:
By: *Ronald Wright*
Printed Name: Ronald Wright
Printed Title: Authorized Agent
BK 102 PG 86
W. E. DAVIS CH. CLK.

STATE OF Ohio
COUNTY OF Cuyahoga

On June 5, 2003, before me, a Notary Public, personally appeared Eddie Othman and Ronald Wright, personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President and Authorized Agent, respectively, of Ohio Savings Bank and acknowledged to me that they executed this instrument in their authorized capacities, upon behalf of such entity.

WITNESS my hand and official seal.

Charvene Eberhardt
Notary Public

My Commission Expires:

Prepared by: *Sandra Myers*
Chase Manhattan Mortgage Corporation
4915 Independence Parkway
Tampa, Florida 33634



CHARVENE EBERHARDT
Notary Public, State of Ohio
My Commission Expires July 17, 2007

RECORD AND RETURN TO:
CHASE MANHATTAN MORTGAGE CORPORATION
LIEN RELEASE DEPARTMENT
P.O. BOX 4028
MONROE, LA 71211-0889