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STATE MS.-DESOTO CO.

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BK 103 PG 325
P. DAVIS CH. CLK.

LIMITED POWER OF ATTORNEY

STATE OF: MISSISSIPPI

COUNTY OF: DESOTO
BRISTOL NORTH

FEDERAL HOME LOAN MORTGAGE CORPORATION ("Freddie Mac"), a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 8200 Jones Branch Drive, McLean, VA., 22102, constitutes and appoints:

CitiMortgage, Inc.

its true and lawful attorney-in-fact, and in its name, place, and stead and for its use and benefit, to execute and acknowledge all documents with respect to home mortgages serviced for the undersigned by said attorney-in-fact, which are customarily and reasonably necessary and appropriate to the (i) release of mortgage, deed of trust or deed to secure debt upon payment and discharge of all sums secured thereby on behalf of Freddie Mac and (ii) assignment of mortgage, deed of trust or deed to secure debt from Freddie Mac to Seller/Service, as to one-to-four-family mortgages, deeds of trust or deeds to secure debt owned by Freddie Mac and serviced for Freddie Mac by said attorney-in-fact, whether Freddie Mac is named therein as mortgagee or beneficiary of, has become mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

Freddie Mac gives to said attorney-in-fact full power and authority to execute such instruments as if the Freddie Mac 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 and is effective as of the 3rd day of May, 2001 and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by Freddie Mac:

- (i) the suspension or termination of the attorney-in-fact as a Freddie Mac Seller or Service,
- (ii) the transfer of servicing from the attorney-in-fact to another Service for cause,
- (iii) the appointment of a receiver or conservator with respect to the business of the attorney-in-fact, or
- (iv) the filing of a voluntary or involuntary petition in bankruptcy by the attorney-in-fact or any of its creditors.

FEDERAL HOME LOAN MORTGAGE CORPORATION

ATTEST:

[Signature]
Name: Theresa E. Rodriguez
Title: Assistant Secretary

[Signature]
Name: Wende W. Hart
Title: Assistant Treasurer

WITNESS:
[Signature]
Name: Darrick A. Simms

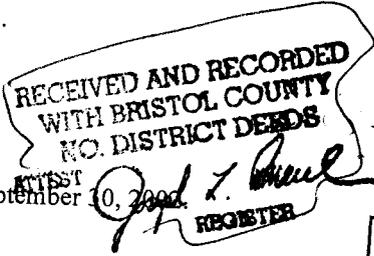
WITNESS:
[Signature]
Name: H/C. Heendeniya



State of Virginia)
) SS
County of Loudoun)

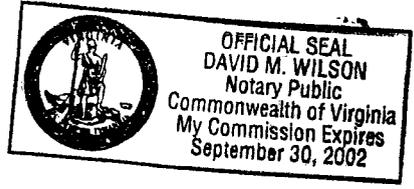
I, David M. Wilson, a Notary Public in and for said County in the Commonwealth of Virginia, do hereby certify Wende W. Hart and Theresa E. Rodriguez personally known to me to be the same person whose name is subscribed to the foregoing instrument as Assistant Treasurer and Assistant Secretary of FEDERAL HOME LOAN MORTGAGE CORPORATION, a United States corporation, appeared before me this day in person and acknowledged that she signed, sealed with the corporate seal of said corporation, and delivered the said instrument as her own free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal
this 3rd day of May, 2001.



[Signature]
David M. Wilson
Notary Public

My commission expires September 30, 2002



This document was prepared by:
[Signature]
Wende W. Hart

When recorded please return to: Attn: MS ⁰²⁻⁰⁵ ~~80050~~ - Payoffs Dept., CitiMortgage, Inc. 27555 Farmington Road, Farmington Hills, MI 48334-3357

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rev: 11/10/98

RETURN TO
Verdugo Trustee Service
5280 Corporate Drive
Frederick, MD 21703
800-777-1708 ext 44059