

STATE MS. - DESOTO CO.

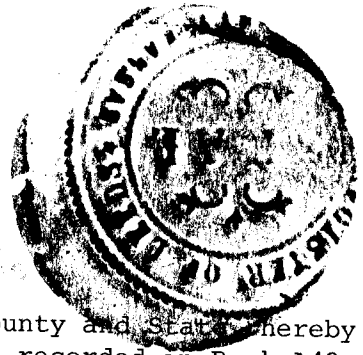
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PREPARED BY AND RETURN TO:  
VERDUGO TRUSTEE SERVICE CORPORATION  
5280 CORPORATE DRIVE  
FREDERICK, MD 21703  
800-777-1708

POWER OF ATTORNEY



*Desoto, MS*

State of Kansas, County of Allen:

I, Cara Barkdoll, Register of Deeds, in and for said County and State hereby certify this to be a true copy of the original instrument as recorded in Book A49, Page 512 in my office. Witness my hand and official seal this 6th day of July, 2004.

*Cara Barkdoll*

Register of Deeds



Book: A49 Page: 512 ✓  
Date Recorded: JUNE 29, 2004  
Time Recorded: 10:55 AM Fee: \$ 20.00  
Cara Barkdoll, Register of Deeds  
Allen County, Kansas *CB*

512

**POWER OF ATTORNEY**

The undersigned **WASHINGTON MUTUAL FINANCE GROUP, LLC**, a Delaware limited liability company and **WASHINGTON MUTUAL FINANCE OF MISSISSIPPI, LLC**, a Delaware limited liability company (the "Companies"), duly represented by Michaela Albon, their First Vice President and Senior Counsel hereby appoints CITIFINANCIAL CREDIT COMPANY, a Delaware corporation ("CitiFinancial") or any of its affiliates or subsidiaries (including but not limited to those entities as set forth in the attached Exhibit "A") and its authorized officers, agents or representatives as well as its successors and assigns, with full power of substitution:

To adopt, waive, sign, execute and perform for and on behalf of the Companies any agreement as well as any documents, certificates, instruments and notices as may be required in connection with the assets transferred ("Transferred Assets") pursuant to the General Conveyance and Assignment Agreements (i) dated as of January 9, 2004, among Washington Mutual Finance Group, LLC and CitiFinancial Credit Company; (ii) dated as of December 31, 2003, among Washington Mutual Finance Group, LLC and Washington Mutual Finance LLC; (iii) dated as of December 31, 2003 among Washington Mutual Finance Group, LLC and Washington Mutual Finance, Inc., and (iv) dated as of March 3, 2004 among Washington Mutual, Inc. and CitiFinancial Credit Company, to effect:

(a) the satisfaction, transfer, sale, or other such disposition of property held in connection with the Transferred Assets; (b) the assignment, satisfaction and/or release of mortgages and/or deeds of trust held by or for the benefit of the Company as mortgagee; (c) the amendment, supplementing or replacement of mortgages and/or deeds of trust with other like or similar instruments to extend and modify periods and time of payment thereof; (d) the foreclosure on mortgages and/or deeds of trust held by or for the benefit of the Company as mortgagee; (e) the sale, transfer, or other such disposition of property acquired by the Company pursuant to foreclosure; and, (f) the subordination, to senior indebtedness being refinanced, of loans held by the Company (clauses (a) through (f), collectively, the "Services"),

in such forms as any attorney-in-fact may approve and to do all such acts and things as may be ancillary thereto and/or necessary and/or useful and/or desirable in the sole opinion of any attorney-in-fact in connection with or for the purpose of the entering into, execution or performance of any agreement relating to, and the performance of, the Services.

This Power of Attorney and the rights and duties of the undersigned and the attorneys-in-fact hereunder shall be governed by, and construed in accordance with, the law of the state of Delaware.

*Signature Page Follows*

So done in Seattle, Washington, on May 18, 2004

WASHINGTON MUTUAL FINANCE GROUP, LLC

By: Michaela Albon  
Name: Michaela Albon  
Title: First Vice President and Senior Counsel

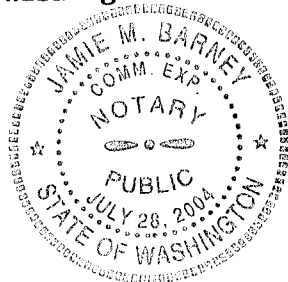
WASHINGTON MUTUAL FINANCE OF MISSISSIPPI, LLC

By: Michaela Albon  
Name: Michaela Albon  
Title: First Vice President and Senior Counsel

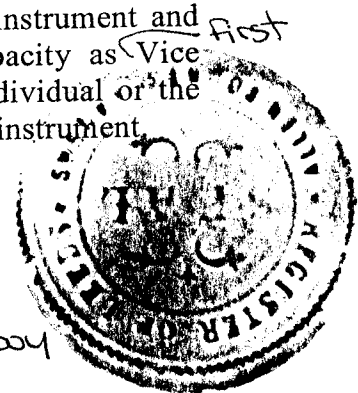
STATE OF WASHINGTON )  
 )  
 ) SS:  
COUNTY OF KING )

On the 18 day of May, in the year 2004, before me, the undersigned, a Notary Public in and for said state, personally appeared Michaela Albon, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that ~~she~~ <sup>he</sup> executed the same in ~~his~~ <sup>her</sup> capacity as ~~Vice~~ <sup>First</sup> President\*, and that by ~~his~~ <sup>her</sup> signature on the instrument, the individual or the person upon behalf of which the individual acted, executed the instrument.

- \*Washington Mutual Finance Group, LLC
- \*Washington Mutual Finance Of Mississippi, LLC



Jamie M. Barney  
Signature of Notary Public  
Jamie M. Barney  
comm. Expires: July 28, 2004



## Exhibit "A"

CITIFINANCIAL CREDIT COMPANY (Delaware)  
CITICORP HOME EQUITY, INC. (North Carolina)  
CITIFINANCIAL OF WEST VIRGINIA, INC. (West Virginia)  
CITIFINANCIAL SERVICES, INC. (Pennsylvania)  
CITIFINANCIAL, INC. (Texas)  
CITIFINANCIAL ALABAMA, INC. (Alabama)  
CITIFINANCIAL COMPANY (Delaware)  
CITIFINANCIAL CORPORATION (Colorado)  
CITIFINANCIAL OF VIRGINIA, INC. (Virginia)  
CITIFINANCIAL SERVICES, INC. (California)  
CITIFINANCIAL SERVICES, INC. (Delaware)  
CITIFINANCIAL SERVICES, INC. (Georgia)  
CITIFINANCIAL SERVICES, INC. (Massachusetts)  
CITIFINANCIAL SERVICES, INC. (Minnesota)  
CITIFINANCIAL SERVICES, INC. (Missouri)  
CITIFINANCIAL SERVICES, INC. (Ohio)  
CITIFINANCIAL SERVICES, INC. (Utah)  
CITIFINANCIAL SERVICES, INC. (Virginia)  
CITIFINANCIAL, INC. (Hawaii)  
CITIFINANCIAL, INC. (Iowa)  
CITIFINANCIAL CORPORATION, LLC (Delaware)  
CITIFINANCIAL, INC. (Kentucky)  
CITIFINANCIAL SERVICES, INC. (Kentucky)  
CITIFINANCIAL, INC. (Maryland)  
CITIFINANCIAL SERVICES, INC. (Oklahoma)  
CITIFINANCIAL, INC. (New York)  
CITIFINANCIAL, INC. (Ohio)  
CITIFINANCIAL, INC. (South Carolina)  
CITIFINANCIAL, INC. (Tennessee)  
CITIFINANCIAL, INC. (West Virginia)  
CITIFINANCIAL, INC. NC (North Carolina)