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2004 1902
Recorded in the Above
POA Book & Page
11-05-2004 10:29:04 AM
Murphy Adkins - Chancery Clerk
Rankin County, MS

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

11-05-04 04:21:55
BK 106 PG 206 Pa
DESO TO COUNTY, MS Pa
W.E. DAVIS, CH CLERK

2004 1903
Recorded in the Above
POA Book & Page
11-05-2004 10:29:04 AM

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 executed the same in his capacity as Vice First President, and that by his signature on the instrument, the individual or the person upon behalf of which the individual acted, executed the instrument.



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

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Rankin County, MS

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)



BY *[Handwritten Signature]*

Adams & Edens

*** Certified Copy Page ***

STATE OF MISSISSIPPI, RANKIN COUNTY

I, MURPHY ADKINS, Chancery Clerk of the above named County, and State, do certify that the forego is a TRUE and CORRECT copy of the original as appears in:
POA BOOK - 2004, AT PAGE - 1902 in said court.

Witness my hand and seal this 10 Day of December, 2004.

M. Edwards P.C.

MURPHY ADKINS, Chancery Clerk
Rankin County, Mississippi



Printed: 12-10-2004 09:05:09 A M

Optical file reference: K76E.7D4

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