

Prepared by and when  
recorded return to:

CitiMortgage  
5280 Corporate Dr.  
MC 1020  
Frederick, MD 21701  
PH:NA

**POWER OF ATTORNEY**

Principal Life Insurance Company (f/k/a Principal Mutual Life Insurance Company, f/k/a Bankers Life Company), an Iowa corporation duly constituted, registered and in existence in accordance with the laws of the state of Iowa, with its principal place of business located in Des Moines, Iowa, hereby constitutes and appoints CitiMortgage, Inc. ("CitiMortgage"), its true and lawful Attorney-In-Fact, and in its name, place and stead and for its use and benefits hereby authorizes the aforesaid Attorney-In-Fact by and through any officers appointed by the Board of Directors of CitiMortgage to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (i) through (vi) below. This Power of Attorney is being issued in connection with the sale of Principal Residential Mortgage, Inc. and pertains to the servicing by CitiMortgage (as successor by merger with Principal Residential Mortgage, Inc.) of certain residential mortgage loans which are shown in the county real estate records as being in the name of or owned by Principal Mutual Life Insurance Company or Bankers Life Company (the "Loans"). These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security Instruments (collectively the "Security Instruments") and the Notes secured thereby:

- (i) The Substitution of Trustee(s) in Deeds of Trust and/or Deeds to Secure Debt in the name of the undersigned,
- (ii) The Satisfaction, Assignment and/or Release of Security Instruments in the name of the undersigned and/or the issuance of Deeds of Reconveyance upon payment in full and/or discharge of the Notes secured thereby,
- (iii) The Modification and/or Partial Release of Security Instruments in the name of the undersigned,
- (iv) The Assumption of Security Instruments in the name of the undersigned and the Notes secured thereby, and any release of liability document pertaining to the processing of a qualifying Loan assumption,
- (v) The endorsement on behalf of the undersigned of all checks, drafts and/or other negotiable instruments made payable to the undersigned, and
- (vi) The right to collect, accelerate, initiate suit on and/or foreclose all Loans, including without limitation any power of attorney or affidavit to aid in the foreclosure or other liquidation of a Loan.

In the event CitiMortgage is merged into another company, which surviving entity engages in the mortgage banking business in the name of CitiMortgage, Inc., the rights and obligations under this Power of Attorney will pass to such surviving entity named CitiMortgage, Inc.

The undersigned gives to said Attorney-In-Fact full power and authority to do and perform all and every act and thing and whatsoever is necessary and proper to be done by authority hereof as fully, for all intents and purposes, as it, the undersigned, might or could lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said Attorney-In-Fact under this Power of Attorney and may

