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BK 118 PG 548 pa
DE SOTO COUNTY, MS P2
W.E. DAVIS, CH CLERK

(AREA ABOVE IS RESERVED FOR COUNTY - RECORDING INFORMATION)

(Limited Power of Attorney)

(MS) DE SOTO
State County/Town

Document Dated: 07/14/2005

Grantor: WM Specialty Mortgage, LLC, as Owner
23861 El Toro Road, Lake Forest, CA 92630

Grantee: Countrywide Home Loans, Inc., fka
Countrywide Funding Corporation
1330 W Southern Ave., Tempe Arizona 85282-9235

Prepared By: Kassandra Hammersky

AFTER RECORDING, RETURN BY MAIL TO:
RECONTRUST COMPANY, N.A.
1800 Tapo Canyon Road, MS: SV2-88
Simi Valley, CA 93063

When Recorded Mail To: I
 I
 COUNTRYWIDE HOME LOANS I
 1800 Tapo Canyon I
 Simi Valley 93063 I
 Attention: Document Procurement I

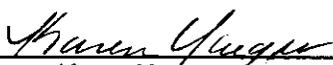
LIMITED POWER OF ATTORNEY

WM Specialty Mortgage LLC, a Delaware limited liability company, having an office at 23861 El Toro Road, Lake Forest, California 92630, hereby constitutes and appoints Countrywide Home Loans, Inc. as its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below, provided however, that the documents are required or permitted under the terms of the related servicing and/or subservicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Holders. This Limited Power of Attorney is being issued in connection with Countrywide's responsibilities to service certain mortgage loans (the "Loans") under the Servicing Agreement dated July 17, 2000. The 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.

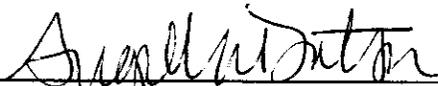
1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by WM Specialty Mortgage LLC, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or buildings thereon, as a Countrywide Home Loans act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements (including subordination agreements and modification agreements) and instruments regarding the Borrowers and/or Property, including but not limited to the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of WM Specialty Mortgage LLC.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instrument made payable to the undersigned.

Witness my hand and seal this 14th day of July 2005.

WM Specialty Mortgage LLC, as Owner
 By: Washington Mutual Bank, FA, its Manager



 Witness: Karen Yaeger

By: 

 Angella Dotson, Vice President

Dee Hooppaw
Witness: Dee Hooppaw

Mary A Lindsey
Attest: Mary A Lindsey

WM Specialty Mortgage LLC, as Owner
By: Washington Mutual Bank, FA, its Manager
By: Stephanie Walker
Stephanie Walker, Assistant Vice President

CORPORATE ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Pierce

On this 14th day of July, 2005, before me, Ginger Bullard, a Notary Public in and for said County and State, personally appeared Angella Dotson and Stephanie Walker, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within Limited Power of Attorney as Vice President, and Assistant Vice President respectively, WM Specialty Mortgage LLC, as Owner and Washington Mutual Bank, FA, as its Manager, and acknowledged to me that such a company executed the within instrument pursuant to a written policy duly adorned by the Board of Directors.

Witness my hand of official seal, this 14th day of July, 2005

Signature Ginger Bullard
Ginger Bullard
My Commission expires March 6, 2007

