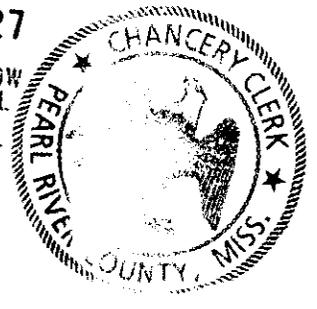


6/13/07 11:15:17 ps
BK 120 PG 404 ps
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI
PEARL RIVER CO.
I CERTIFY THE INSTRUMENT
WAS

2007 JAN 17 AM 11:27

READ THE INSTRUMENT BELOW
WITHIN THE TIME & SEAL
Donna Stinson
CHANCERY CLERK



WHEN RECORDED RETURN TO:

Verdugo Trustee Service Corp
P.O. Box 9443
Gaithersburg, MD 20898
ATTN: Donna Stinson, MC-1020

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POWER OF ATTORNEY

CAPITAL ONE, NATIONAL ASSOCIATION, (formerly, Hibernia National Bank) a national banking association duly constituted, registered and in existence in accordance with the laws of the United States, with its principal place of business located at 313 Carondelet Street, New Orleans, Louisiana 70130, hereby constitutes and appoints ***CITIMORTGAGE, INC. ("CMI")**, a Delaware corporation, 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 CMI 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 and transfer to CMI of the rights and responsibilities to service certain mortgage loans (the "Loans") pursuant to that Mortgage Servicing Purchase and Sale Agreement, dated as of September 30, 2004, between CMI and Hibernia National Bank and relates only to 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,
- (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.

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 do and * 5280 Corporate Drive, Frederick, MD 21703

Citi OPS

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hereby ratifying and confirming all that said Attorney-In-Fact shall lawfully do or cause to be done by authority hereof.

This Power of Attorney shall expire on December 31, 2007.

IN WITNESS WHEREOF, Capital One, N.A. has caused these presents to be signed by Paul M. Peters, President, Mortgage Banking Division and be impressed with its seal on this 28 day of December, 2006 at the office in Baton Rouge, Louisiana, United States of America.

CAPITAL ONE, N.A.

Paul M. Peters
President, Mortgage Banking Division

Witness Sandra Barber
Witness Debra Harrington

Attest: Denise Langlois Brown
Assistant Corporate Secretary

State of Louisiana
Parish of East Baton Rouge

On this 28 day of December, 2006, before me, a Notary Public in and for the State and Parish aforesaid, personally appeared Paul M. Peters, known to me to be President, Mortgage Banking Division of Capital One, National Association and Denise Langlois Brown, known to me to be Assistant Secretary of Capital One, National Association, the national banking association that executed the within instrument, and also known to me to be the persons who executed said instrument on behalf of said Capital One, National Association and acknowledged to me that Capital One National Association executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Notary Public: B. D. Burdette
#52496
My Commission Expires: at death