BK 565 PG 473

Adams & Edens
P.O. Box 400
Brandon Ms 39043
601-825-9508

9/04/07 8:50:28 PS
BK 121 PG 593 PS
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

LIMITED POWER OF ATTORNEY

CitiMortgage, Inc. successor by reason of merger with CitiFinancial Mortgage Company, Inc., a New York corporation ("CitiMortgage") hereby constitutes and appoints Integrated Asset Services, Inc. a Corporation organized and existing under the laws of the State of Colorado ("Attorney in Fact"), as its true and lawful attorney-in-fact, in its name, place and stead, and for its benefit, in connection with certain real estate owned or serviced by CitiMortgage necessary and incidental to managing and disposing of real properties and performing the obligations of Attorney in Fact thereunder, including but not limited to:

1. Endorsing to the order of Attorney in Fact any checks received in connection with the aforementioned property owned or serviced by CitiMortgage, that are made payable to the order of CitiMortgage;
2. Selling, transferring, or disposing of, or leasing, real property or personal property constituting Designated Assets as such terms is defined under that certain Asset Management and Disposition Agreement dated June 5, 2003 and executing all contracts, agreements, deeds, assignments and other instruments necessary to effect any such sale, transfer or disposition or any lease and to receive proceeds checks payable to the order of Servicer all in a manner consistent with such Asset Management and Disposition Agreement.
3. Preparing, executing and delivering deeds, certificates of title or other title documents to vest title to real or personal property in the purchase of any Designated Assets.

CitiMortgage further grants to Attorney in Fact full power and authority to do and perform all acts necessary in the sole discretion of Attorney in Fact to carry into effect the powers granted by or under this Limited Power of Attorney as fully an CitiMortgage might or could do with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for, and hereby ratifies and confirms all Attorney in Fact shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

IN WITNESS WHEREOF, this power of attorney is duly executed the day and year first above written.

IN PRESENCE OF:

Stefanie Cardwell
Witness

Jeanelle Richards
Witness

CitiMortgage, Inc.

By: Julie Crouch
Julie Crouch, Assistant Vice President

State of Texas

County of Dallas

On the 29th day of May 2007, before me personally came Julie Crouch to me known, who being by me duly sworn, did dispose and say that she maintains an office at 1111 Northpoint, Coppell, TX 75019, that she is Vice President of CitiMortgage, Inc., who is the person who executed the foregoing instruments and that she knows the seal of said corporation, that the seal affixed to said instrument is such corporation seal, that is was so affixed by order of the board of directors of said corporation and that he/she signed his/her name thereto by like order.

Natalie Harrison
Notary Public

NATALIE HOPE HARRISON
NOTARY PUBLIC
State of Texas
Comm. Exp. 10-02-2007

CORPORATE SEAL

RESOLUTION

OFFICE AND DOMICILE
INTEGRATED ASSET SERVICES

At a special meeting of the Board of Directors of said corporation held on the **5th** day of **April, 2006** at its office and domicile, at which all Directors were present, the following resolution was unanimously adopted upon motion duly made and seconded, to wit:

"**Be It Further** resolved that **Kathryn L. Berthiaume** is authorized and empowered to sign the act of sale conveying title, and to do and perform all other acts necessary and proper to carry out the authority granted in the above resolution, to receive the price of such sale, and to grant receipts and acquittance for all sums received."

To execute and deliver, in the name of Citifinancial Mortgage Company, Inc., CitiCorp Trust Bank, fsb, CitiFinancial, Inc., CitiFinancial Services, Inc., Associates First Capital Corporation, CitiFinancial Company and CitiMortgage, Inc., as its agent and attorney in fact, any and all listing agreements, purchasing agreements, instruments of sale, deeds, transfer, conveyance, or other documents necessary to effectuate its responsibilities and obligations pursuant to the REO Disposition Agreement executed by and between CitiFinancial Mortgage Company, Inc. and Integrated Asset Services on June 3, 2003.

There being no further business, the meeting was duly declared adjourned.

CERTIFICATE

I, **TROY R. ROCKWELL** of **INTEGRATED ASSET SERVICES, INC.** do hereby certify the above to be true and correct copy of a Resolution of this Corporation which has duly passed at a Special Meeting of the Board of Directors held on the 5th day of June, 2003.

This is the **fifth** of **APRIL, 2006**.

Troy R. Rockwell

TROY R. ROCKWELL, VICE PRESIDENT &
ASSISTANT SECRETARY