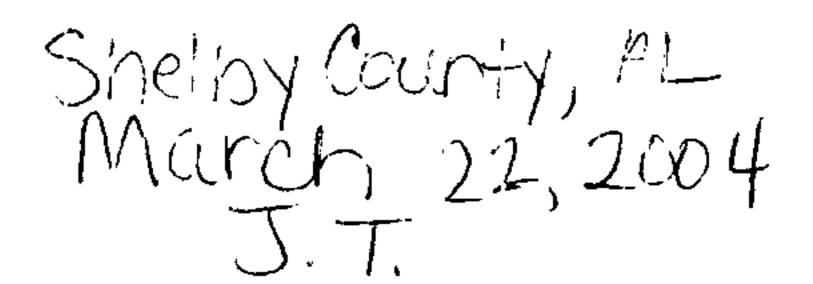
RECORD AND RETURN 1U:

CHASE MANHATTAN MORTGAGE CORPORATION LIEN RELEASE DEPARTMENT P.O. BOX 4025 MONROE LA 71211 9981

## LIMITED POWER OF ATTORNEY



- Pursuant to a FNMA Mortgage Servicing Purchase and Sale Agreement dated as of December 1, 2002 (the "Agreement), CHASE MANHATTAN MORTGAGE COMPANY ("CMMC"), an Ohio corporation, with offices at 3415 Vision Drive, Columbus, Ohio 43219, acquired from Ohio Savings Bank ("Seller") a Federal Sayings Bank with offices located at 1801 East Ninth Stree' Suite 200, Cleveland Ohio, 44114, the rights to service the mortgage portfolio as defined in the Agreement (the "Mortgages"), which Mortgages are either whole loans owned by the Federal National Mortgage Association ("FNMA") or mortgage backed securities issued by FNMA.
- Ohio Savings Bank was required, pursuant to Section 2.4(b) of the Agreement, to deliver to CMMC, the appropriate assignments to evidence the transfer to CMMC of all of Ohio Savings Bank's right, title and interest in and to the Mortgages. To date, some of the assignments have not yet been recorded of record, such that Ohio Savings Bank remains mortgagee of record as to certain Mortgages.
- Ohio Savings Bank was also required, pursuant to Section 2.4(c) of the Agreement, to deliver such other documents, including but not limited to limited powers of attorney, as CMMC or its counsel deemed reasonably necessary to properly service the Mortgages prior to CMMC's becoming mortgagee of record.
- In connection with CMMC's servicing of the Mortgages, Ohio Savings Bank hereby constitutes and appoints Chase Mortgage Company its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit only for the limited purpose, to endorse mortgage payment checks for the Mortgages, execute mortgage satisfactions/deeds of reconveyances or similar release instruments, partial releases, and any and all documentation required to foreclose delinquent Mortgages and properly service the Mortgages prior to CMMC's becoming mortgagee of record.

The undersigned gives CMMC, as attorney-in-fact, full power and authority to execute and/or endorse the above described documentation as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

This limited power of attorney has been executed this 5th day of June, 2003, and is effective as of June 5th, 2003. The same shall continue in full force and effect until revoked in writing by the undersigned.

Printed Name: Monica Kiraly

Printed Name:

Suzette Callahan

STATE OF

**COUNTY OF** 

Printed Name: Eddie Othman Printed Title: Vice President

ATTEST:

Printed Title: Authorized Agent

Printed Name: Ronald Wright

On June 5, 2003, before me, a Notary Public, personally appeared Eddie Othman and Ronald Wright, personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President and Authorized Agent, respectively, of Ohio Savings Bank and acknowledged to me that they executed this instrument in their authorized capacities, upon behalf of such entity.

WITNESS my hand and official seal.

Ohio

Cuyahoga

My Commission Expires:

Prepared by: Chase Manhattan Mortgage Corporation 4915 Independence Parkway Tampa, Florida 33634

CHARVENE EBERHARDT Notary Public, State of Ohio My Commission Expires July 17, 2007

Shelby Cnty Judge of Probate, AL

03/29/2004 13:23:00 FILED/CERTIFIED