

LIMITED POWER OF ATTORNEY

20070801000357320 1/2 \$14.00  
Shelby Cnty Judge of Probate, AL  
08/01/2007 09:37:15AM FILED/CERT

CitiMortgage, Inc., organized and existing under the laws of the State of New York, ("Owner") hereby constitutes and appoints Keystone Asset Management, Inc., a corporation organized and existing under the laws of the State of Pennsylvania ("Servicer"), as its true and lawful attorney-in-fact, by and through any officers appointed by the Board of Directors of Servicer having a title of Vice President or above, in its name, place and stead, and for its benefit, in connection with certain real estate owned by Owner necessary and incidental to managing and disposing of real properties and performing the obligations of Servicer under that certain Property Management and Disposition Agreement dated June 5, 2003 between Owner and Servicer ("Agreement"), including but not limited to:

1. The endorsement, cashing, negotiating and dealing with all checks, money orders and other forms of payment of any kind received in connection with the marketing and disposal of properties that are made payable to or for the benefit of the order of Owner;
2. Selling, transferring, or disposing of, or leasing, real property or personal property constituting Designated Assets as such term is defined under the Agreement 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 the Agreement.
3. Preparing, executing and delivering deeds, certificates of title or other title documents to vest title to real or personal property in the purchaser of any Designated Assets.

Owner gives to said attorney-in-fact full power and authority to do and perform all acts necessary in the sole discretion of Servicer to carry into effect the powers granted by or under this Limited Power of Attorney as fully as Owner 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 Owner hereby ratifies and confirms all the Servicer shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

This Power of Attorney shall be effective from the date of execution hereof and shall remain in full force and effect until such time as Owner revokes it, in writing. The revocation of this Power of Attorney may be in whole or in part. Any such revocation shall not affect the validity of a transaction initiated, but not completed, prior to such revocation.

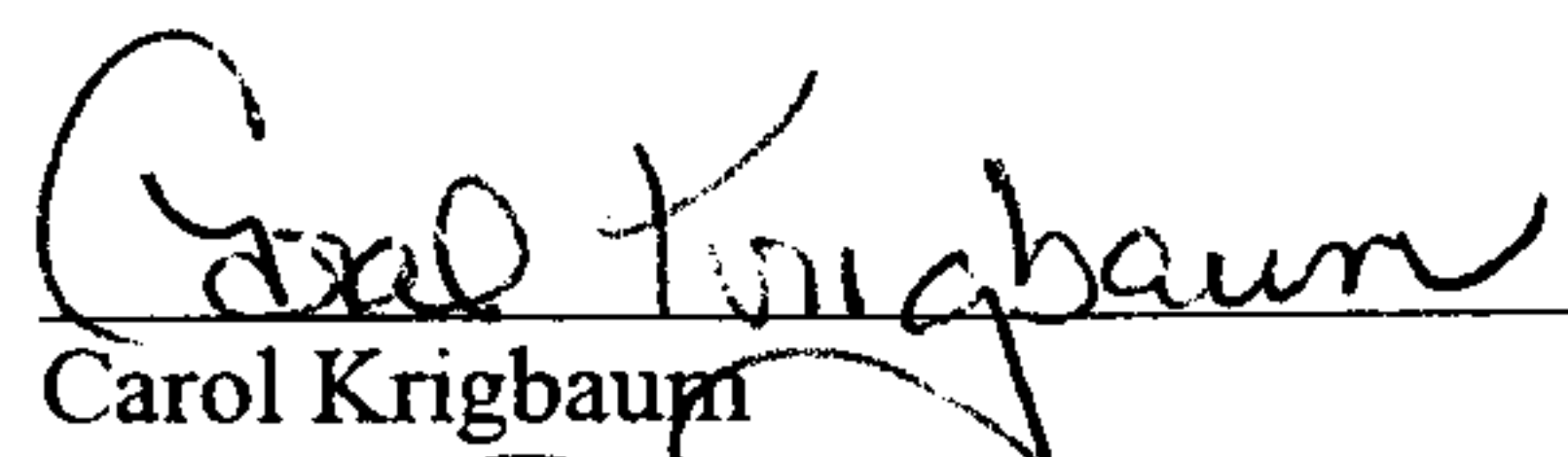
By exercise of this Power of Attorney, Servicer shall indemnify and hold harmless Owner from and against any and all claims, demands, suits, penalties or actions, and from and against any and all attendant losses, costs and expenses for any claims against, or losses or liability of, Owner for any cause arising out of, or resulting from, default in the performance of, or gross negligent performance of, any obligations of an attorney in fact under this Power of Attorney.

Any photocopy or other reproduction of this Limited Power of Attorney may be used, accepted and relied upon in lieu of the original hereof for the purpose of recording, filing or otherwise utilizing the same.

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


IN PRESENCE OF:

CitiMortgage, Inc.

  
Carol Krigbaum

By:   
Perry Pollard, Assistant Vice-President

(SEAL)

  
Pat Willis

State of Missouri

County of St. Charles

20070801000357320 2/2 \$14.00  
Shelby Cnty Judge of Probate, AL  
08/01/2007 09:37:15AM FILED/CERT

On the 11<sup>th</sup> day of June, 2007, before me personally came Perry Pollard, Assistant Vice-President to me known, who being by me duly sworn, did dispose and say that ~~he~~ she maintains an office at 1000 Technology Drive, O'Fallon MO 63304, that ~~he~~ she is Assistant Vice President of CitiMortgage Inc., who is the person who executed the foregoing instruments and that ~~he~~ 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.

*S. L. Michalik*

Notary Public



S. L. MICHALIK  
St. Charles County  
My Commission Expires  
May 12, 2008