

**LIMITED POWER OF ATTORNEY**

1. Pursuant to a FNMA/FHLMC and Private Investor Mortgage Servicing Release Purchase and Sale Agreement dated as of November 30, 2000 ("the Agreement"), CHASE MANHATTAN MORTGAGE CORPORATION ("CMMC"), a New Jersey corporation, with offices at 343 Thornall Street, Edison, New Jersey, acquired from Synovus Mortgage Corp., an Alabama corporation ("Synovus"), 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 the Federal Home Loan Mortgage Corporation ("FHLMC"); or are pledged to secure participation certificates issued by FHLMC; or mortgage backed securities issued by FNMA; or other forms securitizations through the Private Investors.
2. Synovus 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 Synovus' right, title and interest in and to the Mortgages. To date, such assignments have not yet been recorded of record, such that Synovus remains mortgagee of record.
3. Synovus was also required, pursuant to Section 2.4(b) 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.
4. In connection with CMMC's servicing of the Mortgages, Synovus hereby constitutes and appoints Chase Manhattan Mortgage Corporation its true and lawful attorney-in-fact, and in its name, place and stead and for its sue and benefit, to endorse mortgage payment checks for the Mortgages, execute mortgage satisfactions, 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 July 12, 2002 and is effective as of July 12, 2002. The same shall continue in full force and effect until revoked in writing by the undersigned.

WITNESSES:

Debbie Borener
Printed Name: Debbie Borener

By Jean Milwood
Its Vice President
Printed Name: Jean Milwood
Printed Title: Vice President

Stacey Hardy
Printed Name: Stacey Hardy

ATTEST:
By Malinda D Edwards
Its Vice President
Printed Name: Malinda D Edwards
Printed Title: Vice President

STATE OF ALABAMA

COUNTY OF JEFFERSON

Before me, a Notary Public, personally appeared Jean Milwood and Malinda D Edwards, personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President and Vice President, respectively, of Synovus Mortgage Corp. and acknowledged to me that they executed this instrument in their authorized capacities, upon behalf of such entity.

WITNESS my hand and official seal.

Jarvis E. Rodgers
Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Dec 17, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS