



20020913000441510 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
09/13/2002 14:04:00 FILED/CERTIFIED

AREA ABOVE RESERVED FOR RECORDING INFORMATION

SHELBY, AL

LIMITED POWER OF ATTORNEY

AFTER RECORDING, RETURN BY MAIL TO:

CTC Real Estates Services
1800 Tapo Canyon Rd. SV2-88
Simi Valley, CA 93063

POWER OF ATTORNEY

The undersigned, as Trustee under the Pooling and Servicing Agreements (as defined below) hereby constitutes and appoints Countrywide Home Loans, Inc. and its authorized officers (collectively, "CHL") and each of them, its true and lawful attorneys-in-fact and agents, with full powers of substitution and resubstitution, for and in its name, place and stead, in any and all capacities, for the limited purpose of executing and recording any and all documents necessary to effect (i) a foreclosure of a Mortgage Loan, (ii) the disposition of an REO Property, (iii) an assumption agreement or modification agreement or supplement to the Mortgage Note, Mortgage, or deed of trust, and (iv) a reconveyance, deed of reconveyance or release or satisfaction of mortgage or such instrument releasing the lien of a Mortgage in connection with the transactions contemplated in those certain Pooling and Servicing Agreements (the "Pooling and Servicing Agreement") by and among the undersigned, CHL, and CWMBS, Inc. The undersigned also grants unto said attorneys-in-fact and agents, and each of them, the full power and authority to do and perform each and every act and thing requisite and necessary to be done in and about the premises, as fully to all intents and purposes as might or could be done in person to effect items (i), (ii) and (iii) above, hereby ratifying and confirming all that said attorneys-in-fact and agents or any of them, or their substitutes, may lawfully do or cause to be done by virtue hereof. Any capitalized term not otherwise defined herein shall have the meaning assigned to such term in the Pooling and Servicing Agreements.

Witness:

JOHN HANNON

Witness:

[Signature]

THE BANK OF NEW YORK, as Trustee
101 Barclay Street – 8W
New York, N.Y. 10286

By:

[Signature]

Its: Vice President

On the 8th day of August, 2002, before me, Yveline Momperousse, personally appeared Courtney Bartholomew, Vice President of The Bank of New York personally known to me to be the person who name is subscribed hereon and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature hereon, is authorized to execute this instrument on behalf of The Bank of New York.

Witness my hand and official seal.

[Signature]
Yveline Momperousse
Notary Public

YVELINE MOMPEROUSSE
NOTARY PUBLIC STATE OF NEW YORK
NO. 01MO6046982
QUALIFIED IN KINGS COUNTY
COMMISSION EXPIRES 08 21 2002