

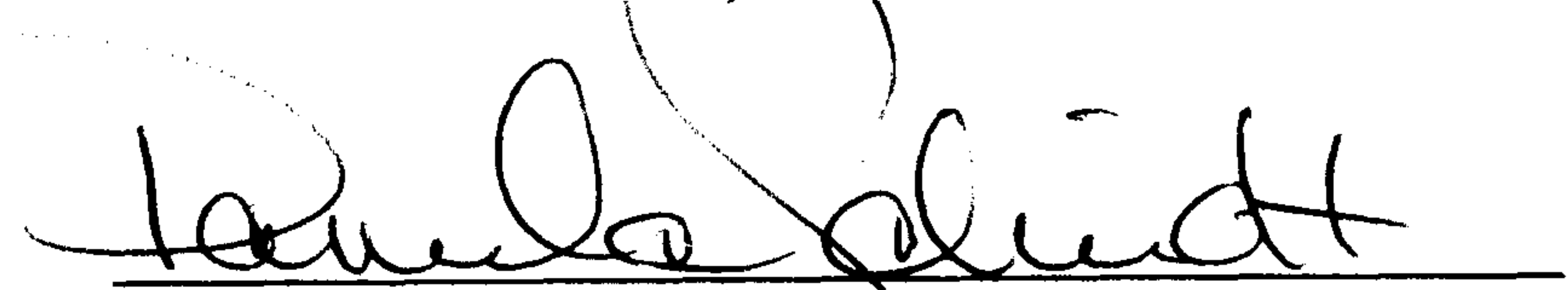
## LIMITED POWER OF ATTORNEY

TO WHOM IT MAY CONCERN: The undersigned, CitiMortgage, Inc., (referred to herein as "CitiMortgage") does hereby authorize and appoint any of the shareholders of Sirote & Permutt, P.C. ("Agent") as the true and lawful attorney-in-fact and agent of CitiMortgage for the sole purposes of executing on behalf of CitiMortgage mortgage assignments and lost assignment affidavits which may be assignments necessary to complete foreclosure proceedings on any Alabama Security Instruments and for executing in the name of and for CitiMortgage any warranty deeds transferring residential real property located in the State of Alabama from CitiMortgage to Federal National Mortgage Association (FANNIE MAE), Federal Home Loan Mortgage Corporation (FREDDIE MAC), the Secretary of Housing and Urban Development, his successors and assigns (HUD), and/or the Secretary of Veterans Affairs, an Officer of the United States of America, his/her successors and/or assigns (VA), and for or otherwise to perform any act on behalf of CitiMortgage relating to the matters set forth above.

This Limited Power of Attorney shall be effective unless otherwise revoked.

IN WITNESS WHEREOF, the undersigned, by and through their duly authorized officers, have caused this Limited Power of Attorney to be executed on this 24 day of January, 2004.

CITIMORTGAGE, INC.

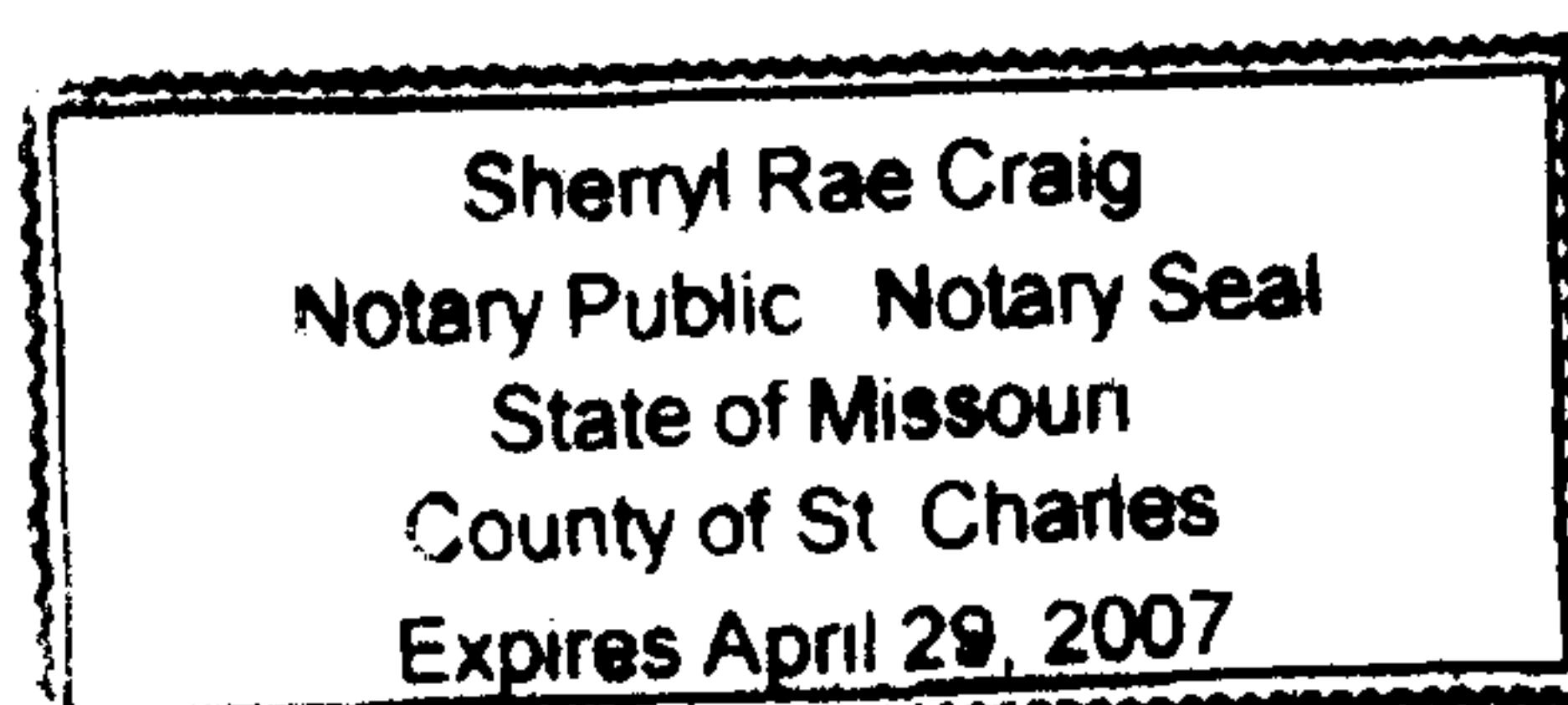
  
By: Pamela Schmidt  
Its: Vice President

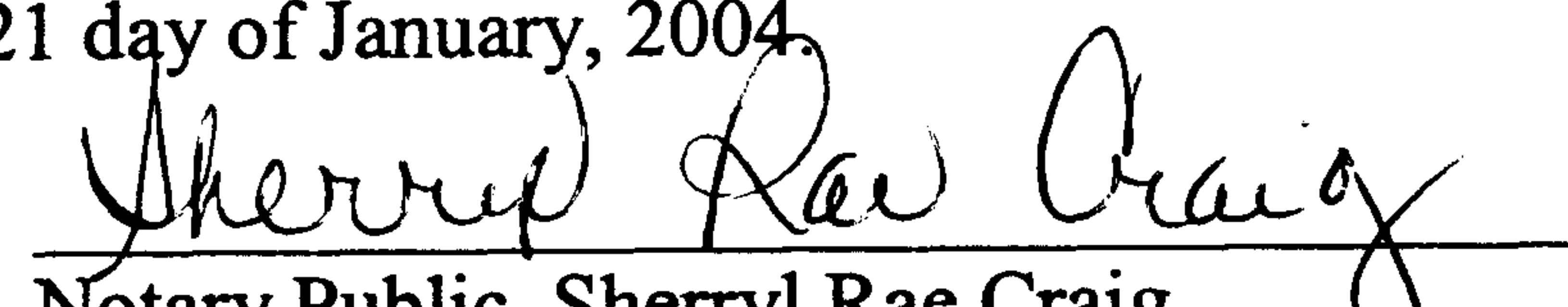
STATE OF Missouri)

COUNTY OF St. Charles)

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that Pamela Schmidt, whose name as Vice President of CitiMortgage, Inc. is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Subscribed and sworn to before me on this 21 day of January, 2004.



  
Notary Public Sherryl Rae Craig  
My Commission Expires: 04/29/07