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Shelby Cnty Judge of Probate,AL
08/29/2005 08:46:20AM FILED/CERT

LIMITED POWER OF ATTORNEY

CitiCorp Trust Bank, fsb, organized and existing under the laws of the State of Delaware, ("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, 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 thereunder, including but not limited to:

1. Endorsing to the order of Servicer any checks received in connection with the aforementioned REO property that are made payable to the order of Owner;
2. Selling, transferring, or disposing of, or leasing, real property or personal property constituting Designated Assets as such terms is defined under that certain Asset Management and Disposition Agreement dated June 5, 2003 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 such Asset Management and Disposition Agreement.
3. Preparing, executing and delivering deeds, certificates of title or other title documents to vest title to real or personal property in the purchase of any Designated Assets.

Owner further grants to Servicer full power and authority to do and perform all acts necessary in the sole discretion of service to carry into effect the powers granted by or under this Limited Power of Attorney as fully an 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 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.

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

IN PRESENCE OF:

Christopher Castillo

Tony Malone

CitiCorp Trust Bank, fsb

By: _____
Kelly Hinerman, Vice President

State of Texas

County of Dallas

On the 22nd day of June, 2005, before me personally came Kelly Hinerman to me known, who being by me duly sworn, did dispose and say that he maintains an office at 1111 Northpoint Dr. Coppell, Texas 75019, that he is Vice President of CitiCorp Trust Bank, fsb, 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.

Notary Public