

LIMITED POWER OF ATTORNEY

Know that Bank of America, N.A. ("BOA"), a national banking association with its offices at 525 North Tryon Street, Charlotte, North Carolina, pursuant to that certain General Services Agreement between Bank of America Technology and Operations, Incorporated ("BATO") (on behalf of its affiliate, BOA) and First Preston Management, Inc. ("First Preston") dated as of November 26, 2003, does hereby make, constitute, and appoint First Preston Management, Inc., a Texas corporation having offices at 5040 Addison Circle, Suite 400, Addison, Texas 75001, for BOA's benefit and in BOA's name, place, and stead, as BOA's true and lawful attorney in fact, with full power of substitution;

BOA hereby grants to the aforementioned attorney-in-fact authority to act in any manner necessary and proper to exercise the following powers as fully as BOA might or could do and perform by itself:

- 1. To execute all agreements, contracts, or other legal documents required to secure possession of Real Estate Owned ("REO") Properties by eviction or other lawful means;
- 2. To execute all agreements, contracts, deeds of conveyance, or other legal documents required to list, sell and convey such real properties

This Limited Power of Attorney shall be effective December 15, 2003, and shall continue until the earliest of: (a) the date of its revocation in writing by BOA or BOA's affiliates; (b) the termination of the aforementioned General Services Agreement.

IN WITNESS WHEREOF, BOA, by and through its duly authorized officers, has caused this Limited Power of Attorney to be executed and subscribed in its name as of 3005

WITNESS:

BY: Dania Conora

(Print Name)

By: Dania Tiberio

(Print Name)

BANK OF AMERICA, N.A.

By: Dania Conora

Its: Vice President

(Corporate Scal)

County of Erie

ss.

State of New York

Acknowledged before me on <u>July 15</u>, 2004, by Ann Wohlabaugh, who says that she is the Vice President of the national association named above and is authorized to execute this power of attorney in its behalf.

Notary Public

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(Seal)

