

LIMITED POWER OF ATTORNEY

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, National Association, (*formerly known as Norwest Bank Minnesota, National Association*), (the "Principal"), in its capacity as trustee under the following agreements:

1. Pooling and Servicing Agreement, dated as of September 28, 1998, by and among Compass Mortgage Financing, Inc., as depositor, Compass Loan Holdings Inc., as seller, Compass Bank, as servicer, and Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, National Association (*formerly known as Norwest Bank Minnesota, National Association*), as trustee and as document custodian,
2. Pooling and Servicing Agreement, dated as of February 25, 1999, by and among Compass Mortgage Financing, Inc., as depositor, Compass Loan Holdings Inc., as seller, Compass Bank, as servicer, and Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, National Association (*formerly known as Norwest Bank Minnesota, National Association*), as trustee and as document custodian,
3. Pooling and Servicing Agreement, dated as of March 13, 2000, by and among Compass Mortgage Financing, Inc., as depositor, Compass Loan Holdings Inc., as seller, Compass Bank, as servicer, and Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, National Association (*formerly known as Norwest Bank Minnesota, National Association*), as trustee and as document custodian, and
4. Pooling and Servicing Agreement, dated as of December 18, 2000, by and among Compass Mortgage Financing, Inc., as depositor, Compass Texas Mortgage Financing, Inc., as depositor, Compass Loan Holdings Inc., as seller, Compass Texas Loan Holdings, Inc., as seller, Compass Bank, as servicer, and Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, National Association (*formerly known as Norwest Bank Minnesota, National Association*), as trustee and as document custodian;

hereby constitutes and appoints:


Compass Bank

its true and lawful attorney-in-fact (the "Attorney-in-Fact"), acting by and through its officers and employees, with full authority and power to execute and deliver on behalf of Principal any and all of the following instruments to the extent consistent with the terms and conditions of the above referenced Pooling and Servicing Agreements:

- (i) All documents with respect to residential mortgage loans serviced for Principal by said attorney-in-fact which are customarily and reasonably necessary and appropriate to the satisfaction, cancellation, or partial or full release of mortgages, deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby;

- (ii) Instruments appointing one or more substitute trustees to act in place of the trustees named in any deeds of trust;
- (iii) Affidavits of debt, notice of default, declaration of default, notices of foreclosure, and all such contracts, agreements, deeds, instruments as are appropriate to effect any foreclosure sale, transfer or disposition of real property.
- (iv) All other comparable instruments.

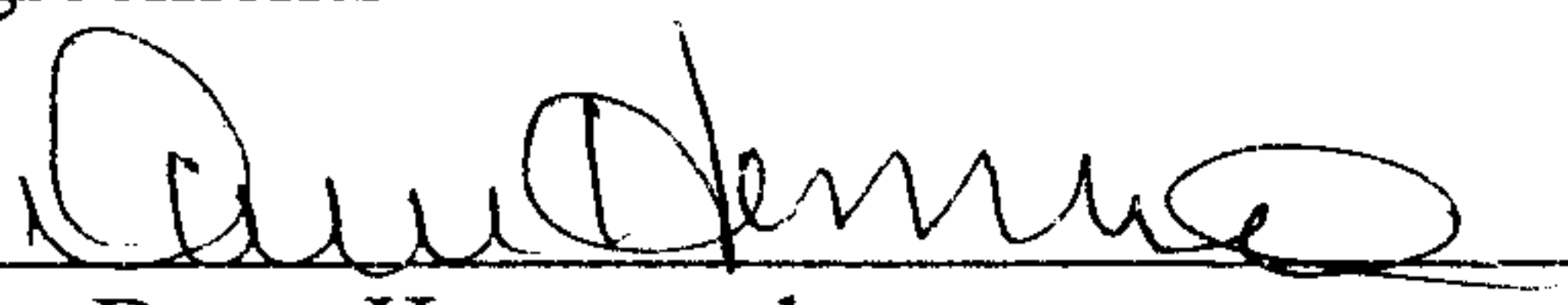
This Limited Power of Attorney amends and restates in its entirety the Limited Power of Attorney, dated March 20, 2000, executed by **Wells Fargo Bank, N.A.**, successor by merger to Wells Fargo Bank Minnesota, National Association (formerly known as Norwest Bank Minnesota, *National Association*), in favor of Compass Bank.


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Shelby Cnty Judge of Probate, AL
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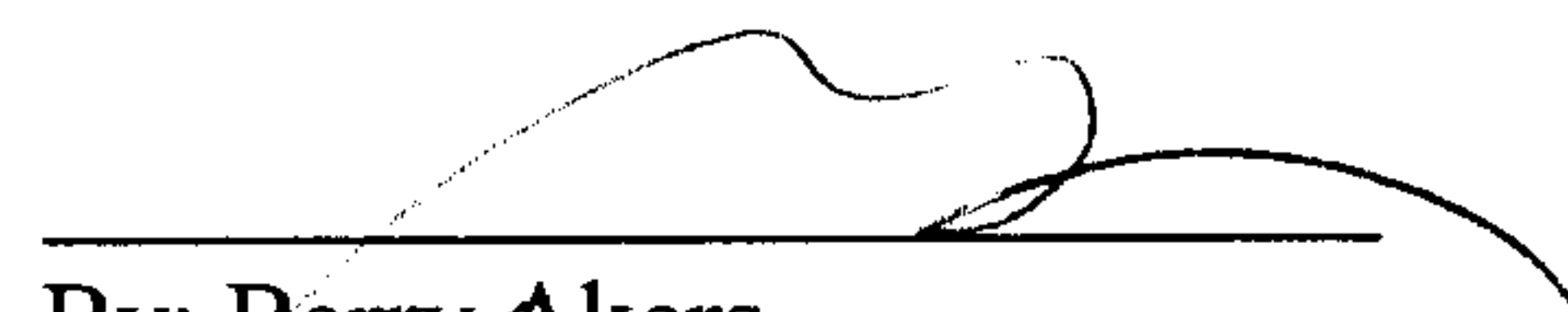
This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until revoked in writing by the undersigned or termination of the Agreement, whichever is earlier.

Dated: February 11, 2005

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, National Association, (formerly known as Norwest Bank Minnesota, National Association), as Trustee under the Agreements


By: Dawn Hammond
Its: Vice President

Attest:


By: Barry Akers
Its: Assistant Secretary

Unofficial Witnesses:


Sharon Restivo

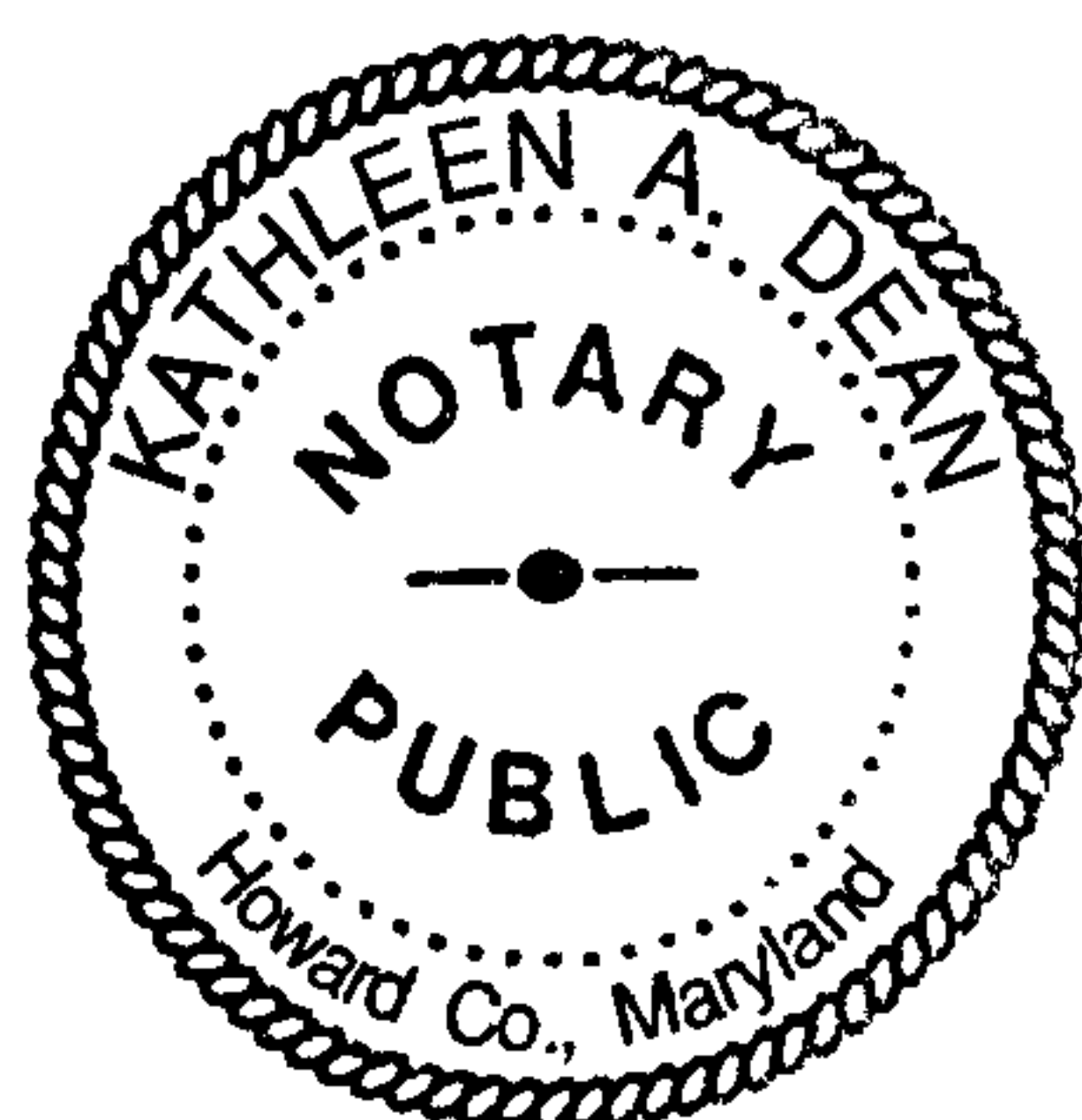

Gretchen Hendricks

STATE OF MARYLAND
COUNTY OF HOWARD

ss:

On the 11th day of February, 2005 before me, a Notary Public in and for said State, personally appeared Dawn Hammond, known to me to be a Vice President of Wells Fargo Bank, National Association successor by merger to Wells Fargo Bank Minnesota, N.A. (formerly known as Norwest Bank Minnesota, National Association), and also known to me to be the person who executed this Power of Attorney on behalf of said bank, and acknowledged to me that such bank executed this Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my office seal the day and year written above,




Notary Public
My commission expires 1/2/2009


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