

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, Citibank, N.A., a national banking association and having an office for the conduct of business in New York, New York, solely in its capacity as trustee (in such capacity the "Trustee") under various Pooling and Servicing Agreements entered into from time to time between Chase Home Finance LLC f/k/a Chase Manhattan Mortgage Corporation ("CMMC"), as Master Servicer (the "Master Servicer"), Chase Funding, Inc. ("CFI") as Depositor, Advanta Mortgage Corp. USA, Inc, as Subservicer and the Trustee (each a "Pooling Agreement") pursuant to which CFI's Multi Class Mortgage Pass-Through Certificates are issued and not in its individual corporate capacity, hereby constitutes and appoints, Chase Home Finance LLC f/k/a CMMC pursuant to 8.02 (a) of the Pooling Agreement, as its true and lawful attorney-in-fact, in its name, place and stead and for its use and benefit, to execute and acknowledge in writing or by facsimile stamp or otherwise all documents customarily and reasonably necessary and appropriate for the tasks described in items (i) through (vii) below relating to certain mortgage loans (the "Loans") owned by the undersigned, as Trustee, as serviced by Chase Home Finance LLC f/k/a CMMC. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt, Co-ops and other forms of Security Instruments (collectively the "Security Instruments") and the Notes secured thereby.

(i) The Substitution of Trustee(s) in Deeds of Trust and/or Deeds to Secure Debt in the name of the undersigned, as Trustee,

(ii) The Extension and/or Renewal of Financing Statements in the name of the undersigned, as Trustee,

(iii) The Satisfaction, Assignment and/or Release of Security Instruments and/or Financing Statements in the name of the undersigned, as Trustee, or the issuance of Deeds of Reconveyance upon payment in full and/or discharge of the Notes secured thereby,

(iv) The Modification and/or Partial Release of Security Instruments,

(v) The Assumption of Security Instruments and the Notes secured thereby,

(vi) The right to collect, accelerate, initiate suit on and/or foreclose all Loans,

(vii) The right to manage, sell, convey or transfer the real and/or personal property specified in the Security Instruments.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said attorney-in-fact under this Limited Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.


This limited power of attorney has been executed and is effective as of this 27th day of July 2005 and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by the undersigned:

- i. the suspension or termination of Chase Home Finance LLC f/k/a CMMC as Master Servicer with respect to the Loans serviced under the Pooling Agreement,
- ii. the transfer of master servicing from Chase Home Finance LLC f/k/a CMMC to another Master Servicer with respect to the Loans serviced under the Pooling Agreement,
- iii. the appointment of a receiver or conservator with respect to the business of the attorney-in-fact or Chase Home Finance LLC f/k/a CMMC, or
- iv. the filing of a voluntary or involuntary petition of bankruptcy by the attorney-in-fact, Chase Home Finance LLC f/k/a CMMC, or any of their creditors.

Notwithstanding the foregoing, the power and the authority given to said attorney-in-fact under this Limited Power of Attorney shall be revoked with respect to the Pooling Agreement subject thereto upon the occurrence of:

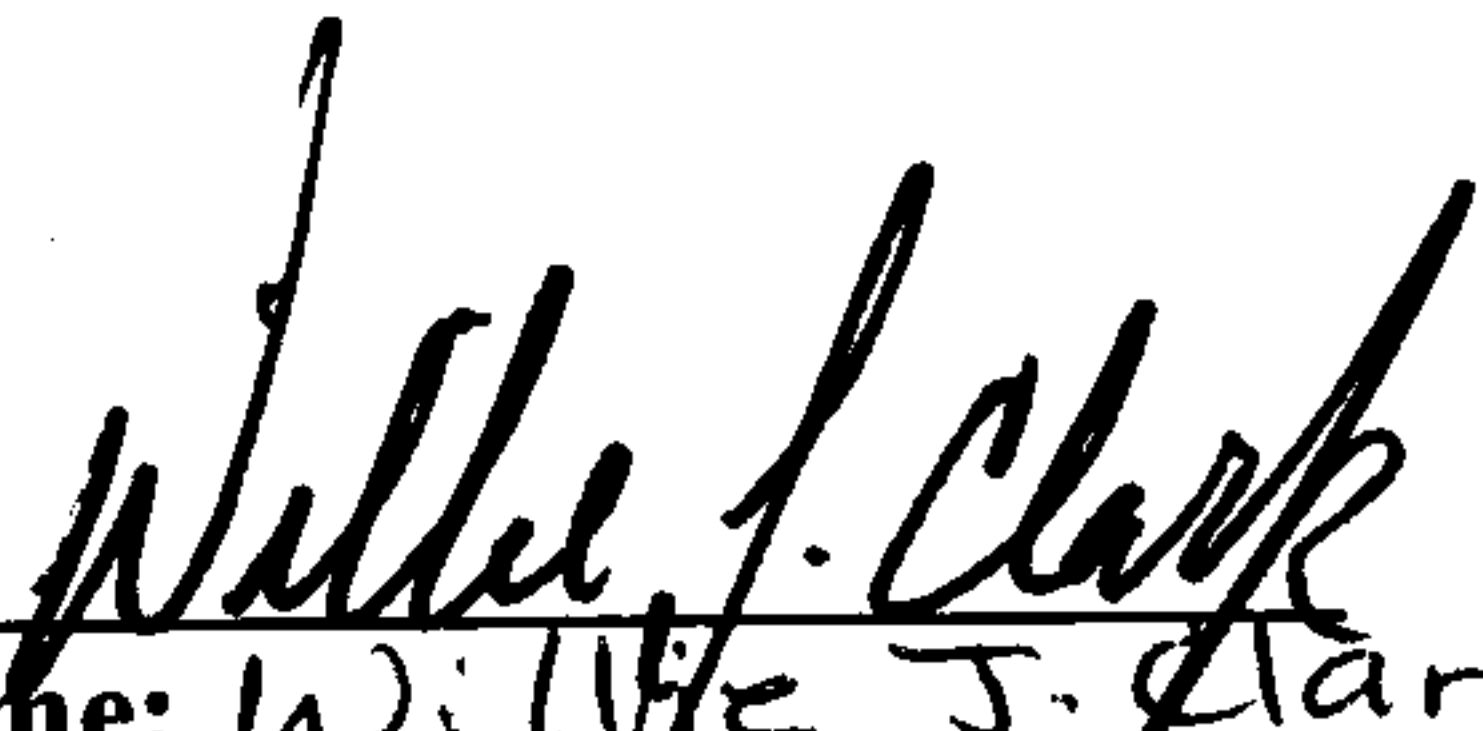
- i. the suspension or termination of Chase Home Finance LLC f/k/a CMMC as Master Servicer under the Pooling Agreement; or
- ii. the transfer of master servicing under the Pooling Agreement from Chase Home Finance LLC f/k/a CMMC to another Master Servicer.

Nothing contained herein shall be deemed to amend or modify the Pooling Agreement or the respective rights, duties or obligations of the Trustee or Chase Home Finance LLC f/k/a CMMC thereunder, and nothing herein shall constitute a waiver of any rights or remedies there under. If this Limited Power of Attorney is revoked or terminated for any reason whatsoever, a limited power of attorney given by the Servicer to any Subservicer shall be deemed to be revoked or terminated at the same time.



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This Limited Power of Attorney supersedes all prior powers of attorney given by the undersigned to Chase Home Finance LLC f/k/a CMMC for the Loans, and all such powers and the authority granted thereunder are hereby revoked effective as of the date of recording of this Limited Power of Attorney.

Chase Home Finance LLC
As Master Servicer


Name: Willie J. Clark
Title: AVP

Citibank, N.A.,
as Trustee as aforesaid
and not individually


Name: Kristen Driscoll
Title: Vice President

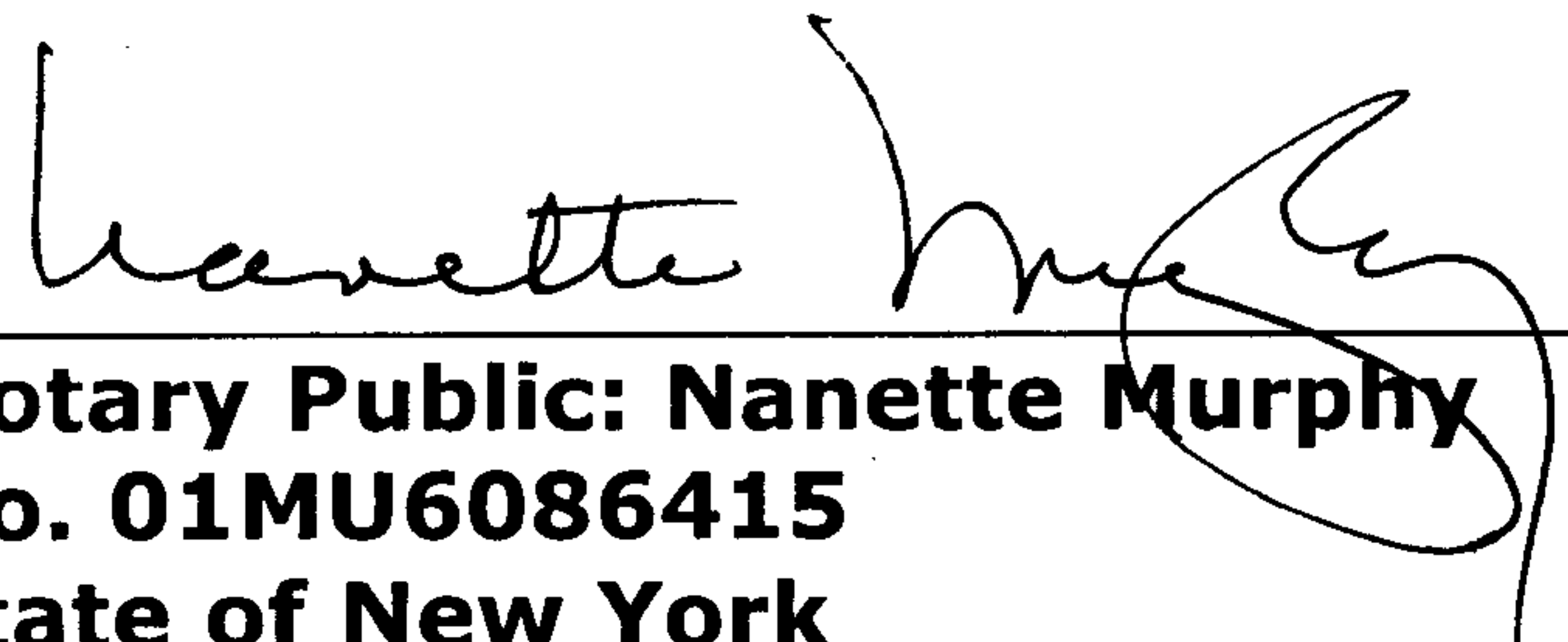


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STATE OF NEW YORK)
) SS
COUNTY OF NEW YORK)

On **July 27, 2005**, before me, a Notary Public in and for said State, personally appeared **Kristen Driscoll** known to me to be a Vice President of Citibank, N.A., a national banking association that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of such national banking association and acknowledged to me that such national banking association executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Notary Public: Nanette Murphy
No. 01MU6086415
State of New York
Qualified in Kings County
Expires: January 2007


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