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POWER OF ATTORNEY

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TICOR TITLE INSURANCE
Highland, Indiana

KNOW ALL MEN BY THESE PRESENTS

That Citibank, N.A., formerly known as First National City Bank, a national banking association duly constituted, registered and in existence in accordance with the laws of the United States of America now in force (hereinafter called "the Company") has entered into an agreement with Citicorp Homeowners, Inc. ("CHI") to service certain Deeds of Trust, Mortgages and all other security instruments affecting real property, which instruments are owned by the Company. CHI will be required to issue, execute and deliver a certificate of satisfaction or a satisfaction piece, as the case may be, and to mark any Deed of Trust, Mortgage or other security instrument affecting such real property of which the Company is the owner. A substantial number of such customers will be forwarding payments intended for the Company to CHI, and it is desired that CHI be permitted to deposit any items for the payment of money payable to the Company to CHI's corporate checking account to facilitate the payment of these monies to the Company.

The Company is desirous of making an appointment of an Attorney as is hereafter contained, and is empowered by its articles to provide for the management of the affairs of the Company in such manner as it may deem fit and in particular the undersigned Vice Chairman is duly empowered and authorized to act on behalf of the power and authority of the Company as it considers expedient. Now, therefore, in the exercise of its said power, the Company does hereby make, constitute and appoint Robert W. Williams, Jack D. Cregan, Marybeth Mahoney, Jeffrey Gaia, David Baravik, Mary Beatty, Karen Warner, Frank Whelan, Peter Jaeger, Neil McIntyre, Ann Hopper, Dennis Cooke, Nancy Chapman, Shirley Kinon, Linda Whitaker, John Skoba and William Felts, or any Vice President of CHI, jointly or severally to be the Company's true and lawful attorneys for it and in its name, place and stead, with full and complete power to sell and convey any real property which may be necessary and desirable in the collection of certain promissory notes secured by Deeds of Trust, Mortgages or other security instruments owned by the Company and described as the Long Term Investment Corporation (LTIC) portfolio, the "Pulte Mortgages" and the "Builder Mortgages", to execute and deliver a certificate of satisfaction or a satisfaction piece, as the case may be, and to mark any Deed of Trust, Mortgage or other security instrument affecting such real property or any promissory note evidencing indebtedness thereby secured, of which the Company is the owner, paid in full, and, by appropriate act, to satisfy, release, cancel and discharge any such mortgage or security instrument on the records in any county and state wherever it may appear on record giving and granting unto said Attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite or necessary or proper to be done in

RECORDED
JAN 20 1985
STATE OF INDIANA
COUNTY OF MARSHALL

Handwritten initials and numbers: "di 700"

the administration of this portfolio by CHI as fully, to all intents and purposes as it might or could do, hereby ratifying and confirming that which its Attorney-in-fact lawfully does or causes to be done, by virtue hereof.

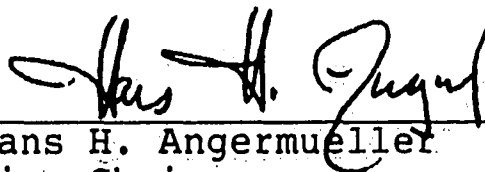
Said attorneys are also authorized in the Company's name, place, and stead, to endorse any item for the payment of money payable to the Company in the name of the Company for deposit to CHI's corporate checking account.

Giving and granting unto the Attorney full power and authority to do and perform all and every act and thing and whatsoever is necessary and proper to be done in the foregoing as fully, to all intents and purposes, as it, the Company, might or could do and the Company hereby ratifying and confirming all that the Attorney shall do or has lawfully done or caused to be done by virtue whereof.

This Power of Attorney revokes the power that was granted on June 24, 1985, and shall be in force and effect for a period of one (1) year from date of execution appearing below, unless revoked prior to such date by act of the Company.

IN WITNESS WHEREOF, the Company has caused these presents to be signed by the Vice Chairman and be impressed with its association seal, as of the 18th day of June, 1986, at the Company's office in New York, New York, U.S.A.

CITIBANK, N.A.



Hans H. Angermueller
Vice Chairman

CITIBANK, N.A.
(SEAL)

Attested:

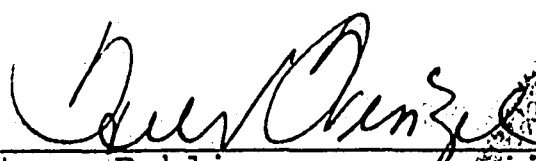


Patrick A. Walsh
Assistant Vice President

State of New York)
) SS.
County of New York)

On the 18 day of June, 1986, before me, a Notary Public in and for said state, personally appeared Hans H. Angermueller, known to me to be a Vice-Chairman of Citibank, N.A. and Patrick A. Walsh, known to me to be an Assistant Vice President of Citibank, N.A., the corporation that executed the within instrument, and also known to me to be the persons who executed it on behalf of said corporation, and acknowledged to me that such corporation 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
My commission expires
HELEN V. WENZEL
Notary Public, State of New York
No. 24-01 WE 4712404
Qualified in Kings County
Certificate filed in New York County
Commission Expires March 30, 1988

