

Prepared By:

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Citibank N.A. Inc
PO Box 790002

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POWER OF ATTORNEY

St. Louis 63179
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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, with offices located in New York, New York, hereby constitutes and appoints CITICORP MORTGAGE, INC. ("CMI"), a Delaware corporation, its true and lawful Attorney-In-Fact, and in its name, place and stead and for its use and benefits hereby authorizes the aforesaid Attorney-In-Fact by and through any officers appointed by the Board of Directors of CMI 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 (viii) below. This Power of Attorney is being issued in connection with the transfer by the undersigned to CMI of the undersigned's rights and responsibilities to service certain loans (the "Loans"). 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 whether held in the undersigned's portfolio or sold to private, public or agency investors (the "Investors"). If owned by Investors, the Loans may be in the undersigned's name solely for the purpose of allowing the undersigned to perform its servicing obligations on behalf of such Investors.

- (i) The Substitution of Trustee(s) in Deeds of Trust and/or Deeds to Secure Debt,
- (ii) The Satisfaction, Assignment and/or Release of Security Instruments owned by or in the name of the undersigned upon payment in full and/or discharge of the Notes secured thereby,
- (iii) The Modification and/or Partial Release of Security Instruments,
- (iv) The Assumption of Security Instruments and the Notes secured thereby,
- (v) The creation, renewal, amendment and/or cancellation of Financing Statements with Co-op Loans,
- (vi) The conveyance by Special and/or General Warranty Deed of real and/or personal properties to the Federal Housing Administration, Department of Housing and Urban Development, Veterans' Administration, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, mortgage association or other individual, association or corporation by naming as grantee such entity in any specific office and/or office holder of such entity in the form and manner required by any one of the foregoing,
- (vii) The endorsement of all checks, drafts and/or other negotiable instruments payable to the undersigned, and
- (viii) The assignment and endorsement of Loans in the name of the undersigned to Investors in connection with Loans sold by the undersigned to such Investors and the preparation and/or execution of such supplemental documentation as may be required by such Investors.

The undersigned gives to said Attorney-In-Fact full power and authority to do and perform all and every act and thing and whatsoever is necessary and proper to be done by authority hereof as fully, for all intents and purposes, as it, the undersigned, might or could do and 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 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.

IN WITNESS WHEREOF, CITIBANK, N.A. has caused these presents to be signed by the Secretary and be impressed with its association seal, on this 9th day of May, 1988, at the association's office in New York, New York, United States of America.

Attest: *Kenneth S. Cohen*
Kenneth S. Cohen
Assistant Vice President

CITIBANK, N.A. f/k/a FIRST NATIONAL CITY BANK
Christopher C. York
Secretary

State of New York
County of New York

SS. **CERTIFIED COPY OF ORIGINAL DOCUMENT NOTARY**
Kathleen T. Keith

(SEAL)

On the 9th day of May, 1988, before me, a Notary Public in and for said State, personally appeared Christopher C. York, known to me to be a Secretary of Citibank, N.A.; and Kenneth S. Cohen, known to me to be an Assistant Vice President of Citibank, N.A., the association that executed the within instrument, and also known to me to be the persons who executed said instrument on behalf of said association and acknowledged to me that such 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.

KATHLEEN T. KEITH
NOTARY PUBLIC, STATE OF MISSOURI
MY COMMISSION EXPIRES 1/31/92
ST. LOUIS CITY

Jill V. Funtleyder
Jill V. Funtleyder
Notary Public

JILL V. FUNTLEYDER
Notary Public, State of New York
No. 41-4853060
Qualified in Queens County
Commission Expires Feb. 10, 1990

My Commission Expires: February 10, 1990

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STATE OF NEW YORK
RECORDS & CLERK
COUNTY OF NEW YORK
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