

2 FOR:
THE TITLE SEARCH CO.

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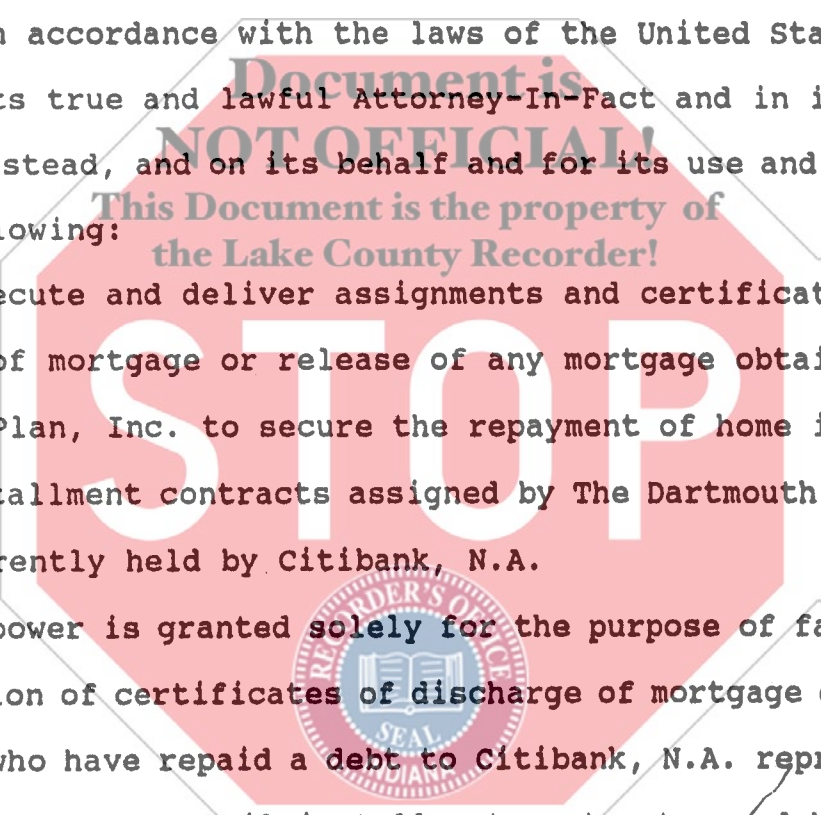
RECORD
96 APR 23 AM 11:57
MARGARETTE CLEVELAND
RECORDER

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that The Dartmouth Plan, Inc., a New York corporation, does hereby make, constitute, and appoint Citibank, N.A., a national banking association organized and existing in accordance with the laws of the United States of America, its true and lawful Attorney-In-Fact and in its name, place, and stead, and on its behalf and for its use and benefit to do the following:

To execute and deliver assignments and certificates of discharge of mortgage or release of any mortgage obtained by The Dartmouth Plan, Inc. to secure the repayment of home improvement retail installment contracts assigned by The Dartmouth Plan, Inc. to and currently held by Citibank, N.A.

This power is granted solely for the purpose of facilitating the execution of certificates of discharge of mortgage on behalf of consumers who have repaid a debt to Citibank, N.A. represented by a home improvement retail installment contract owned by Citibank, N.A. but who have been unable to obtain a discharge of the mortgage securing that debt from The Dartmouth Plan, Inc., mortgage of record, and for no other purpose.



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IN WITNESS WHEREOF, The Dartmouth Plan, Inc. has caused these presents to be signed by a former officer thereof on this 26th day of October, 1992.

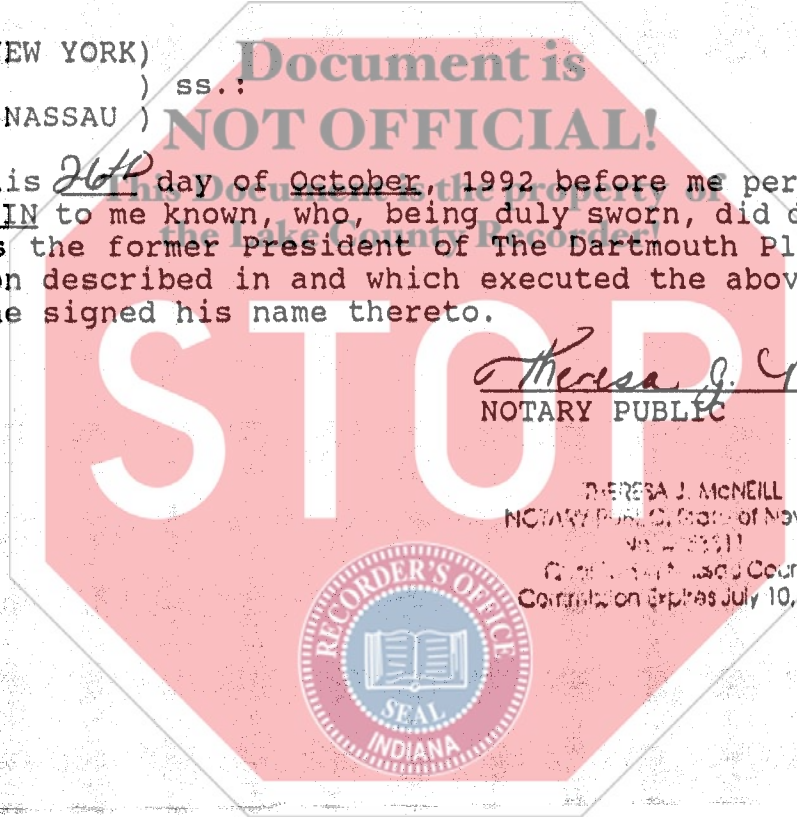
The Dartmouth Plan, Inc.
BY: *Harold Klein*
HAROLD KLEIN,
FORMER PRESIDENT

STATE OF NEW YORK)
) ss.:
COUNTY OF NASSAU)

On this 26th day of October, 1992 before me personally came HAROLD KLEIN to me known, who, being duly sworn, did depose and say that he is the former President of The Dartmouth Plan, Inc., the corporation described in and which executed the above instrument; and that he signed his name thereto.

Theresa J. McNeill
NOTARY PUBLIC

TERESA J. MCNEILL
NOTARY PUBLIC, State of New York
No. 25311
County of Nassau County
Commission Expires July 10, 1993



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