

CTC Real Estate Service
1800 Tapo Canyon RD. SV2-88
Simi Valley, CA 93063
0003588879 2005N

POWER OF ATTORNEY

LAKE, IN

The undersigned, as Trustee under the Pooling and Servicing Agreements (as defined below) hereby constitutes and appoints Countrywide Home Loans, Inc. and its authorized officers (collectively, "CHL") and each of them, its true and lawful attorneys-in-fact and agents, with full powers of substitution and resubstitution, for and in its name, place and stead, in any and all capacities, for the limited purpose of executing and recording any and all documents necessary to effect (i) a foreclosure of a Mortgage Loan, (ii) the disposition of an REO Property, (iii) an assumption agreement or modification agreement or supplement to the Mortgage Note, Mortgage, or deed of trust, and (iv) a reconveyance, deed of reconveyance or release or satisfaction of mortgage or such instrument releasing the lien of a Mortgage in connection with the transactions contemplated in those certain Pooling and Servicing Agreements (the "Pooling and Servicing Agreement") by and among the undersigned, CHL, and CWMBS, Inc. The undersigned also grants unto said attorneys-in-fact and agents, and each of them, the full power and authority to do and perform each and every act and thing requisite and necessary to be done in and about the premises, as fully to all intents and purposes as might or could be done in person to effect items (i), (ii) and (iii) above, hereby ratifying and confirming all that said attorneys-in-fact and agents or any of them, or their substitutes, may lawfully do or cause to be done by virtue hereof. Any capitalized term not otherwise defined herein shall have the meaning assigned to such term in the Pooling and Servicing Agreements.

THE BANK OF NEW YORK, as Trustee
5 Penn Plaza - 16th Floor
New York, N.Y. 10001

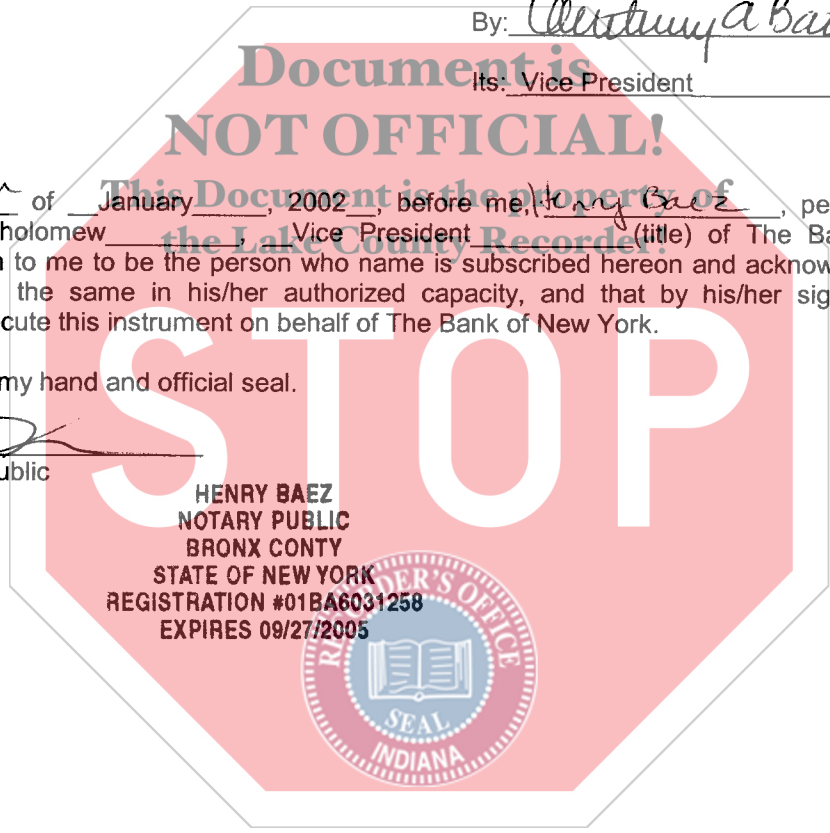
By: Courtney Bartholomew
Its: Vice President

On 7th of January, 2002, before me, Henry Baez, personally appeared Courtney Bartholomew Vice President (title) of The Bank of New York personally known to me to be the person whose name is subscribed hereon and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature hereon, is authorized to execute this instrument on behalf of The Bank of New York.

Witness my hand and official seal.

[Signature]
Notary Public

HENRY BAEZ
NOTARY PUBLIC
BRONX CONTY
STATE OF NEW YORK
REGISTRATION #01BA6031258
EXPIRES 09/27/2005



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[Signature]
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