

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that CitiFinancial Services, Inc. 309, LLC, a Delaware limited liability company, successor by reason of merger with Associates Finance, Inc., an Illinois corporation, Associates Financial Services Company of Nevada, Inc., a Nevada corporation and Associates Financial Services of America, Inc., a North Carolina corporation (hereinafter "Seller") for the sole and exclusive purpose of endorsing those certain Notes set forth and described in that Financial Assets Sale Agreement dated effective June 28, 2001, that Financial Assets Sale Agreement dated effective October 30, 2001, that Financial Assets Sale Agreement dated effective November 19, 2001 (hereinafter jointly referred to as the "Agreement"), between CitiFinancial Mortgage Company, Inc. and St. Francisville, LLC (hereinafter "Buyer") hereby names, constitutes and appoints Buyer, or any of its authorized agents, employees or representatives, its duly authorized attorney and agent with limited power and authority to endorse notes and assign any mortgages and/or deed of trust in Seller's name, as its attorney-in-fact, and to do these acts incident to such Agreement referenced above, which the undersigned has had or was entitled to exercise as the owner of said Notes as follows:

Pay to the order of
St. Francisville, LLC
"as is", "where is", "with all faults"
and without representations, express or implied, of any type, kind, character or nature
and without recourse, express or implied

CitiFinancial Services, Inc. 309, LLC
By: St. Francisville, LLC, Its Attorney in Fact
By: SN Servicing Corporation, Its Manager
Name: Gloria Lucero
Title: Vice President

EXECUTED on this the 3 day of December, 2001.

Document is NOT OFFICIAL!
This Document is being filed with the Lake County Recorder!

CITIFINANCIAL SERVICES, INC. 309, LLC
BY: [Signature]
Sam Bready, Vice President

STOP

Notary Public, State of Texas

Sherylynn M. Jackson
Notary Public, State of Texas
My Comm. Expires 08/25/04

STATE OF TEXAS)
COUNTY OF DALLAS)

This instrument was acknowledged before me on this the 3 day of December, 2001, by Sam Bready, Vice President of CitiFinancial Services, Inc. 309, LLC, a Delaware limited liability company, on behalf of said company.

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RECORDED

Limited Power of Attorney - Page 1 of 1
National Asset Management Group
1300 Ethan Way, Suite 100
Sacramento, CA 95825

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