

LIMITED POWER OF ATTORNEY

STATE OF TEXAS)
COUNTY OF DALLAS) ss. KNOWN ALL MEN BY THESE PRESENTS:

That CitiMortgage, Inc. successor by reason of merger with CitiFinancial Mortgage Company, a New York corporation ("CitiMortgage"), and acting by and through its duly authorized officers and agents, and pursuant to terms of that certain Service Agreement, effective as of January 21, 2003, entered into between CitiFinancial Mortgage and First American Asset Closing Services, has made, constituted, and appointed, and by these presents does hereby make, constitute, and appoint National Default REO Services, a Delaware Limited Liability Company, d/b/a First American Asset Closing Services, a California corporation, its true and lawful ("Attorney in Fact") in its name, place, and stead to do and perform the following acts, which are limited to real property and any improvements and fixtures located thereon, (together called the "Property") which are owned by: CitiMortgage, Inc., Citicorp Trust Bank, fsb, a Federal Savings Bank or CitiFinancial Inc.

To sign, seal, execute, acknowledge, and deliver, on behalf of the undersigned, such Special Warranty Deeds, Limited Warranty Deeds, Warranty Deeds, or Quitclaim Deeds as may be necessary for the conveyance of the Property pursuant to the Service Agreement, at the closing of the sale of the Property, but only with respect to said Property, including with regard to real property, to execute, to acknowledge, to seal, to deliver, and to revoke:

- a) deed and instruments (including but not limited to HUD-1 Settlement Statements, Affidavits, Bills of Sale, and any other documents (excluding releases) necessary to transfer real property on behalf of CitiMortgage to convey title to 1-4 unit real estate owned by CitiMortgage;
- b) documents (excluding releases) required of CitiMortgage as a seller of real estate, or otherwise required to be prepared and executed in connection with the sale of such real estate, to include but not limited to a HUD-1; and
- c) documents (excluding releases) required of CitiMortgage to obtain, transfer and/or convey title or ownership rights to mobile homes, modular homes, or manufactured homes.

All rights, power and authority of said Attorney in Fact to exercise any and all rights and powers herein granted shall commence and be in full force and effect on the date this Limited Power of Attorney is signed by the undersigned, and such rights and powers herein shall be in full force and effect until revoked by the undersigned, and no firm, person, or corporation dealing with its said Attorney in Fact, shall be deemed to have knowledge of its revocation, except for actual knowledge of such revocation or until such revocation is filed by CitiMortgage, its successors or assigns, in the real property records of the county or town where the Property is situated.

This Limited Power of Attorney is given pursuant to the resolutions adopted on February 11, 2003, by the Board of Directors of CitiFinancial Mortgage. It is the understanding of the undersigned that notwithstanding any provisions of the Texas Trust Act, nothing in this Power of Attorney shall prevent First American Asset Closing Services from acting in its capacity as Attorney in Fact on behalf of CitiMortgage covering the Property that is the subject of this Limited power of Attorney.

Executed this 27 day of September, 2006

CitiMortgage, Inc.

By: *[Signature]*
Printed Name: Adria Brennan
Its: Assistant Vice President

I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW

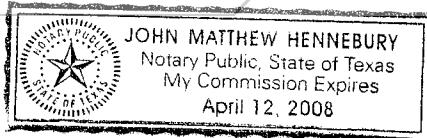
[Signature]
Jason Bertan

STATE OF TEXAS)
COUNTY OF DALLAS)

This instrument was acknowledged before me this 27 day of September, 2005, by Adria Brennan, Assistant Vice President of CitiMortgage, Inc. a New York corporation, on behalf of said corporation.

[Signature]
Notary Public: Matthew Hennebury

My Commission expires: 04/12/08
Commission No. 124891313



AFTER RECORDING RETURN TO:
Julie Crouch
1111 Northpointe Building 4, Suite 100
Coppell, TX 75019

FILED
DEC 05 2006
MAGGY HOLING, NAUNA
LAKE COUNTY AUDITOR

CERTIFIED TO BE A TRUE AND CORRECT COPY.
KINGS TITLE & CLOSING SERVICES

[Signature]
Jason Bertan

026611

→ Kings Title

120-13551
B

STATE OF INDIANA
LAKE COUNTY
FILED
MICHIGAN
LAKE COUNTY