

LIMITED POWER OF ATTORNEY

Citifinancial Services, Inc., organized and existing under the laws of the State of Delaware, ("Owner") hereby constitutes and appoints Keystone Asset Management, Inc., a Corporation organized and existing under the laws of the State of Pennsylvania ("Servicer"), as its true and lawful attorney-in-fact, in its name, place and stead, and for its benefit, in connection with certain real estate owned by Owner necessary and incidental to managing and disposing of real properties and performing the obligations of Servicer thereunder, including but not limited to:

1. Endorsing to the order of Servicer any checks received in connection with the aforementioned REO property that are made payable to the order of Owner;
2. Selling, transferring, or disposing of, or leasing, real property or personal property constituting Designated Assets as such terms is defined under that certain Asset Management and Disposition Agreement dated June 5, 2003 and executing all contracts, agreements, deeds, assignments and other instruments necessary to effect any such sale, transfer or disposition or any lease and to receive proceeds checks payable to the order of Servicer all in a manner consistent with such Asset Management and Disposition Agreement.
3. Preparing, executing and delivering deeds, certificates of title or other title documents to vest title to real or personal property in the purchase of any Designated Assets.

Owner further grants to Servicer full power and authority to do and perform all acts necessary in the sole discretion of service to carry into effect the powers granted by or under this Limited Power of Attorney as fully an Owner might or could do with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for, and hereby ratifies and confirms all the Servicer shall lawfully or cause to be done by virtue of the powers and authority granted and contemplated hereby.

IN WITNESS WHEREOF, this power of attorney is duly executed the day and year first above written.

IN PRESENCE OF

Citifinancial Services, Inc.

Justin Joslin
Justin Joslin

By: *Judy Grogan*
Judy Grogan, Assistant Vice President

Betrilla Johnson
Betrilla Johnson



FILED

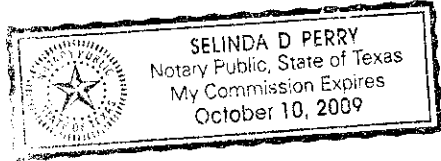
DEC 11 2007

State of Texas
County of Dallas

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

On the 19th day of November 2007, before me personally came Judy Grogan to me known, who being by me duly sworn, did depose and say that she maintains an office at 1111 Northpoint, Bldg. 4, Suite 100, Coppell, Texas 75019, that she is Assistant Vice President of Citifinancial Services, Inc., who is the person who executed the foregoing instruments and that she knows the seal of said corporation, that the seal affixed to said instrument is such corporation seal, that is was so affixed by order of the board of directors of said corporation and that she signed her name thereto by like order and swore to and acknowledged the same as his free act and deed, and the free act and deed on behalf of the corporation.

Selinda D Perry
Notary Public



#12
MT
CA

HOLD FOR MERIDIAN TITLE CORP
MERIDIAN TITLE CORPORATION
HAS MADE AN ACCOMODATION
RECORDING OF THIS DOCUMENT