

After Recording return to:
Routh & Fennell, P.S.
PO Box 4143
Bellevue, WA 98009-4143

See 30811

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That CitiMortgage, Inc., a corporation organized and existing under the laws of the State of Delaware, with its principal offices located at 1000 Technology Drive, O'Fallon, MO 63304 and 5280 Corporate Drive, Frederick, MD 21701, has made, constituted and appointed, and by these presents does make, constitute and appoint David E. Fennell, Attorney at Law, Lance E. Olsen, Attorney at Law, both of the firm of Routh & Fennell, P.S., 3535 Factoria Blvd. SE, Suite 200, Bellevue, WA 98006, individually and not jointly, its true and lawful attorney in fact for, and in Principal's name, place and stead, and for its use and benefit, for every act customarily and reasonably necessary and appropriate for:

The execution, acknowledgment, recording and delivery of i.) beneficiary's non-military affidavits, foreclosure notices, appointments and/or substitutions of trustee relating to Deeds of Trust wherein Principal is the original or substituted beneficiary or servicing agent for the beneficiary, ii.) Warranty Deeds, Special Warranty Deeds, Bargain and Sale Deeds and Quit Claim Deeds to the Secretary of Veterans Affairs or Secretary of Housing and/or Urban Development to convey title to properties in which the Deed of Trust foreclosed secured a loan guaranteed or insured by the Department of Veterans Affairs or Department of Housing and Urban Development, iii.) Warranty Deeds, Special Warranty Deeds, Bargain and Sale Deeds and Quit Claim Deeds to the investor on deed of trust loans in which Principal is the beneficiary of record of the Deed of Trust and iv.) assignments of the beneficial interest of the Deed of Trust to the investor on mortgage loans in which Principal is the Deed of Trust beneficiary of record.

Giving and granting unto said attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done as the principal above-named might or could do as if personally present, with full powers of substitution and reservation, hereby confirming and ratifying all that the principal's attorney in fact has done and shall lawfully do or cause to be done consistent with these presents. The undersigned fully acknowledges and understands that said attorney-in-fact is being granted authority to appoint himself or a business in which he has a pecuniary interest as trustee to conduct foreclosures and/or reconveyances for Principal on a for profit basis and has consulted independent counsel regarding same.

This power of attorney shall be effective from the date of execution hereof until January 1, 2025, or such time as Principal or its successor revokes it in writing.

IN WITNESS WHEREOF, _____ has hereunto set his/her hand and seal this _____ day of _____, 2003.

Seal



Signed:

Pamela Schmidt
Pamela Schmidt, Vice-President

STATE OF MISSOURI)

) ss.

COUNTY OF ST. CHARLES)

This is to certify that on the 13 day of January, 2003, before me, a notary public in and for the State of Missouri, personally appeared Pamela Schmidt, who acknowledged that s/he executed the foregoing document as Vice President of CitiMortgage, Inc., as its own voluntary act and deed, for the uses and purposes therein mentioned and pursuant to the authority of its bylaws or a resolution of its Board of Directors.

Sherryl Rae Craig
Sherryl Rae Craig
Notary public in and for: State of Missouri
My commission expires: 04/29/07

Seal

