2004 MAY 17 PM 2: 48

WERNER CHRISTEN RECORDER

RECORDED AT THE REQUEST OF: AMERICA'S SERVICING COMPANY

WHEN RECORDED, MAIL TO:

AMERICA'S SERVICING COMPANY ATTN: LIEN RELEASE MAC# X0702-013 4185 HALLMARK PARKWAY SAN BERNARDINO, CA 92407

LIMITED POWER OF ATTORNEY

THIS PAGE WAS ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION PER CALIFORNIA GOVERNMENT CODE, SEC. 27361.6

> 0613371 BK 0504 PG 07828

Recorded in Official Records, County of San Bernardino

AN PERALENA AU

LARRY WALKER
Auditor/Controller - Recorder

2/25/2004 9:10 AM SW

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RECORDED AT THE REQUEST OF: WELLS FARGO HOME MORTGAGE

WHEN RECORDED, MAIL TO:

WELLS FARGO HOME MORTGAGE ATTN: LIEN RELEASE MAC# X0702-013 4185 HALLMARK PARKWAY SAN BERNARDINO, CA 92407 Doc#: 2004-0131855

 Titles:
 1
 Pages:
 2

 Fees
 11.00

 Taxes
 0.00

 Other
 575.00

 PAID
 \$586.00

LIMITED POWER OF ATTORNEY

(Print the title of the document in this area, exactly as it appears on the original)

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LIMITED POWER OF ATTORNEY

HSBC Bank USA (the "Principal"), in its capacity as Trustee under that certain Pooling and Servicing Agreement relating to Citigroup Mortgage Loan Trust Inc. Asset Backed Pass-Through Certificates Series 2003-HE4, dated as of December 1, 2003 (the "Agreement") by and among, Citigroup Mortgage Loan Trust Inc, (as "Depositor"), Wells Fargo Home Mortgage, Inc. (as "Servicer"), Wells Fargo Bank Minnesota, N.A.(as "Trust Administrator") and HSBC Bank USA (as "Trustee").

Hereby constitutes and appoints:

Wells Fargo Home Mortgage, Inc.

Its true and lawful attorney-in-fact (the "Attorney-in-Fact"), acting by and through its officers and employees, with full authority and power to execute and deliver on behalf of Principal any and all of the following instruments to the extent consistent with the terms and conditions of the Agreement:

- (I) All documents with respect to residential mortgage loans serviced for Principal by said attorney-in-fact which are customarily and reasonably necessary and appropriate to the satisfaction, cancellation, or partial or full release of mortgages, deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby;
- (II) Instruments appointing one or more substitute trustees to act in place of the trustees named in Deeds of Trust;
- (III) Affidavits of debt, notice of default, declaration of default, notices of foreclosure, and all such contracts, agreements, deeds, and instruments as are appropriate to effect any sale, transfer or disposition of real property acquired through foreclosure or otherwise;
- (IV) All other comparable instruments relating to the mortgage loans
- (V) The modification or re-recording of any Mortgage Document for the purpose of correcting it to conform to the original intent of the parties thereto or to correct title errors discovered after title insurance was issued and where such modification or re-recording does not adversely affect the lien under the Mortgage Document as insured.
- (VI) The subordination of the lien under a Mortgage Document to an easement in favor of a public utility company or a state or federal agency or unit with powers of eminent domain including, without limitation, the execution of partial satisfactions/releases, partial reconveyances and the execution of requests to trustees to accomplish same.
- (VII) The completion of loan assumption and modification agreements in respect of Mortgage Documents
- (VIII) The preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage document or state law to expeditiously complete said transactions
- (IX) Demand, sue for, recover, collection and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Trustee under the Mortgage Documents, and to use or take any lawful means for recovery thereof by legal process or otherwise
- (X) Endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the Mortgage Documents.

This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until revoked in writing by the undersigned or termination of the Agreement, whichever is earlier.

Dated: February 19, 2004

Attest:

By: Frank Goding
Its: Assistant Secretary

HSBC Bank USA

as Trustee under the Agreement

By: Richard Wu

Its: Vice President

Unofficial Witness:

Chollivial (Linion)

Unofficial Witness:

Sucia Mov

COUNTY OF YOUNGER

SS:

On the 19th of February before me, Marcia Markowski, a Notary Public in and for said State, personally appeared Richard Wu, known to me to be a Vice President of HSBC Bank USA, and also known to me to be the person who executed this Power of Attorney on behalf of said bank, and acknowledged to me that such bank executed this Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my office seal the day and year written above,

Notary Public

My commission expires 11-30-06

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I hereby certify that this is a true copy of the record consisting of ______ pages if the seal of this office is impressed in purple ink.

Jamy Walker

Auditor-Controller/Recorder San Bernardino County, CA

APR 2 8 2004

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