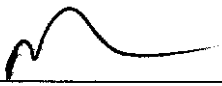


U.S. BANK TRUST NATIONAL ASSOCIATION, F/K/A FIRST TRUST NATIONAL ASSOCIATION, AS TRUSTEE BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE, INC., S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION POA: 02/23/1998 in Book/Reel/Liber: 298 Page/Folio: 3930 as Instrument No.: N/A
On May 19th, 2004

By: 
MERHL GIBSON, Vice-President

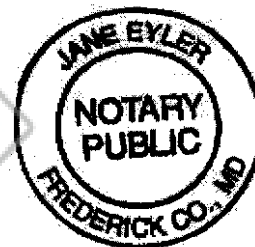


STATE OF Maryland
COUNTY OF Frederick

On May 19th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,


JANE EYLER
Notary Expires: 11/01/2005



VERDUGO TRUSTEE SERVICE CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

0614911
BK0604PG00901

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee
On May 19th, 2004



JENNIFER SUBLESKI, VICE PRESIDENT

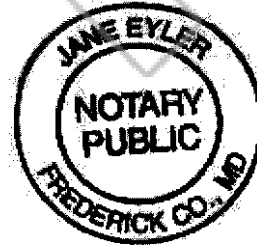
STATE OF Maryland
COUNTY OF Frederick

On May 19th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared JENNIFER SUBLESKI, VICE PRESIDENT who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,



JANE EYLER
Notary Expires: 11/01/2005



0614911

BK0604PG00902