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WM SPECIALTY MORTGAGE LLC BY: CHASE MANHATTAN MORTGAGE CORPORATION AS ATTORNEY IN
FACT TO BE RECORDED CONCURRENTLY HERewith POA: 04/10/2003 as Instrument No.: 0030482685
On August 5th, 2003

STATE OF California
COUNTY OF San Diego

ON August 5th, 2003, before me, GABRIEL RICO, a Notary Public in and for San Diego County, in the State of California, personally appeared TELMA RUIZ, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. **WITNESS** my hand and official seal,

GABRIEL RICO
Notary Expires: 06/17/2006 #1361426



(This area for notarial seal)

Prepared By: JOSEPHINE CORRINE RAMIREZ, CHASE MANHATTAN MORTGAGE CORP. 10790 RANCHO BERNARDO RD,
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