

DEBORAH L. PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

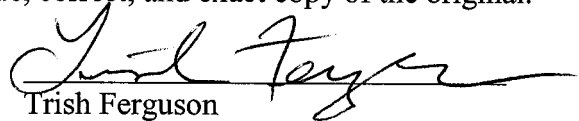
Power of Attorney

RECORDERS PAGE

Prepared by: Debbie Cummings
Countrywide Home Loan, Inc.
7105 Corporate Dr.
Plano, TX. 75024
(972) 526-1595

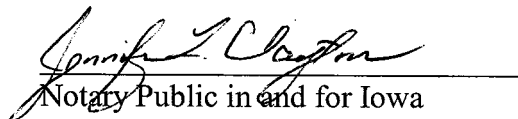
ENV. ☒ After recorded return to: RIVER RIDGE ESCROW
COMPANY
4056 GLASS ROAD NE
CEDAR RAPIDS IA 52402

I Trish Ferguson, REO Department Manager of Iowa Title & Escrow Services, Inc., hereby
certify that the foregoing Power of Attorney is a true, correct, and exact copy of the original.


Trish Ferguson

Subscribed and sworn to before me by Trish Ferguson this 22nd day of August,
2005




Notary Public in and for Iowa

POWER OF ATTORNEY

The undersigned, as Trustee under the Pooling and Servicing Agreements (as defined below) hereby constitutes and appoints Countrywide Home Loans Servicing LP and its authorized officers (collectively, "CHL Servicing") and each of them, its true and lawful attorneys-in-fact and agents, with full powers of substitution and resubstitution, for and in its name, place and stead, in any and all capacities, for the limited purpose of executing and recording any and all documents necessary to effect (i) a foreclosure of a Mortgage Loan, (ii) the disposition of an REO Property, (iii) an assumption agreement or modification agreement or supplement to the Mortgage Note, Mortgage, or deed of trust, and (iv) a reconveyance, deed of reconveyance or release or satisfaction of mortgage or such instrument releasing the lien of a Mortgage in connection with the transactions contemplated in those certain Pooling and Servicing Agreements (the "Pooling and Servicing Agreement") by and among the undersigned, CHL Servicing, CHL, and CWABS, Inc. The undersigned also grants unto said attorneys-in-fact and agents, and each of them, the full power and authority to do and perform each and every act and thing requisite and necessary to be done in and about the premises, as fully to all intents and purposes as might or could be done in person to effect items (i), (ii) and (iii) above, hereby ratifying and confirming all that said attorneys-in-fact and agents or any of them, or their substitutes, may lawfully do or cause to be done by virtue hereof. Any capitalized term not otherwise defined herein shall have the meaning assigned to such term in the Pooling and Servicing Agreements.

THE BANK OF NEW YORK, as Trustee

Witness: Katherine Boudart
KATHERINE BOUDART

By: Courtney A. Bartholomew

Witness: Michael Cerchio
MICHAEL CERCHIO

Courtney A. Bartholomew
Vice President

By: Patrick Tadie

Patrick Tadie
Managing Director

STATE OF: New York
COUNTY OF: Bronx

On the 7th day of March, 2005, before me, AnnMarie Cassano, a Notary Public in and for said, personally appeared Courtney A. Bartholomew, known to me to be as a Vice President, and Patrick Tadie, known to me to be a Managing Director, a New York banking corporation that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of said New York banking corporation and acknowledged to me that such New York banking corporation executed the within instrument.

IN WITNESS THEREOF, I have hereunto set my hand and affixed by official seal the day and year in this certificate first above written.

ANNMARIE CASSANO
NOTARY PUBLIC, STATE OF NEW YORK
NO. 0106114516
QUALIFIED IN SENECA COUNTY
COMMISSION EXPIRES 8-16-08

AnnMarie Cassano
Notary Public

My Commission Expires: _____

