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RECORD AND RETURN TO:
INDYMAC BANK, INC.
155 NORTH LAKE AVENUE
PASADENA, CALIFORNIA 91101
ATTENTION: SERVICING COMPLIANCE

State of Oregon, County of Klamath
Recorded 02/20/2002 3:06 P m.
Vol M02, Pg 10173-24
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 2

MTS6263-m

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS The Bank of New York, a banking corporation organized and existing under the laws of the State of New York and having an office for the conduct of business at 101 Barclay Street, New York, New York 10286 solely in its capacity as trustee (in such capacity the "Trustee") under various Pooling and Servicing Agreements entered into from time to time among CWMBS, Inc. ("CWMBS"), as Depositor, IndyMac Bank, F.S.B. (formerly known as Independent National Mortgage Corporation and IndyMac, Inc.) ("IndyMac Bank") as seller and master servicer (the "Seller and Master Servicer"), and the Trustee (each a "Pooling Agreement"), pursuant to which CWMBS, Inc. Mortgage Pass-Through Certificates are issued, and not in its individual corporate capacity, hereby constitutes and appoints IndyMac Bank, a Federal Savings Bank organized and existing under the laws of the United States of America and having an office for the conduct of business at 155 North Lake Avenue, Pasadena, California 91101, in its capacity as Master Servicer, as its true and lawful attorney-in-fact, in its name, place and stead for its use and benefit, in accordance with the terms of the related Pooling Agreement, to execute and acknowledge in writing or by facsimile stamp any and all instruments of satisfaction or cancellation, or of partial or full release or discharge and all other comparable instruments, with respect to the Mortgage Loans, and with respect to the Mortgage Properties held for the benefit of the Certificateholders, to execute and acknowledge in writing or by facsimile stamp any and all documents which are customarily and reasonably necessary and appropriate to effectuate foreclosure, any legal action brought to obtain judgement against the Mortgagor on the Mortgage Note or the Mortgage, to obtain a deficiency judgement or other conversion of the ownership of the Mortgaged Property securing any Mortgage Loan, to execute and acknowledge in writing or by facsimile stamp any and all instruments related to the marketing and disposition of any REO Property, to execute and acknowledge in writing or by facsimile stamp all documents which are customarily and reasonably necessary and appropriate (including Uniform Commercial Code termination statements) for the release or assignment (whether by a Mortgage Extension and Consolidation Agreement or other form of Assignment) of a mortgage, deed of trust or deed to secure debt or other similar security instrument (including co-op mortgages) upon payment and discharge of all sums secured thereby and which relate to the Mortgage Loans owned by the undersigned is named therein as mortgage or beneficiary or has become mortgagee or beneficiary by virtue of assignment of the mortgage, deed of trust or deed to secure debt or other similar security instrument (including co-op mortgages).

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said attorney-in-fact under this Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

This power of Attorney has been executed and is effective as of the 1st day of March, 1997 and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by the undersigned:

- i. the suspension or termination of IndyMac Bank as Master Servicer with respect to the Mortgage Loans serviced under all of the Pooling Agreements.
- ii. the transfer of servicing to another Master Servicer from IndyMac Bank with respect to the Mortgage Loans serviced under all of the Pooling Agreements.

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- iii. the appointment of a receiver or conservator with respect to the business of IndyMac Bank.
- iv. the filing of a voluntary or involuntary petition of bankruptcy by IndyMac Bank or any of its creditors.

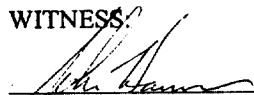
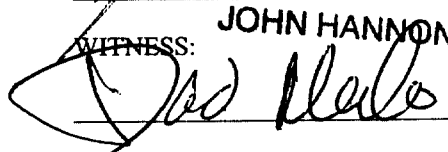
Notwithstanding the foregoing, the power and authority given to said attorney-in-fact under this Power of Attorney shall be revoked with respect to a particular Pooling Agreement and the Mortgage Loans subject thereto upon the occurrence of:

- i. the suspension or termination of IndyMac Bank as Master Servicer under such Pooling Agreement or of the attorney-in-fact under the related Pooling Agreement, or
- ii. the transfer of servicing under such Pooling Agreement from IndyMac Bank to another Master Servicer or from said attorney-in-fact under the related Agreement to another Master Servicer.

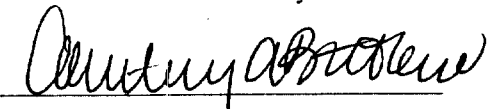
Nothing contained herein shall be deemed to amend or modify the related Pooling agreements or the respected rights, duties or obligations of the Trustee or IndyMac Bank thereunder, and nothing herein shall constitute a waiver of any rights or remedies thereunder.

Capitalized terms used but not defined herein shall have the meanings ascribed to them under the Pooling Agreement.

WITNESS:


 WITNESS: **JOHN HANNON**


The Bank of New York, as Trustee
 as aforesaid and not individually


 Title:

State of New York)
 County of New York) ss.:

On the 15th day of January, in the year 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared _____, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, 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.


 Notary Public

My Commission Expires: 8/21/02

Yveline Momperousse
 Notary Public State of New York
 No. 01MO6046962
 Qualified in Kings County
 Commission Expires 03 21 2002