

FILED

STATE OF INDIANA  
LAKE COUNTY  
DEED FOR RECORD  
APR 07 1999

99029571

PETER BENSCH  
LAKE COUNTY AUDITOR  
APR -7 AM 10:34

SPACE ABOVE THIS LINE FOR RECORDER'S USE  
RECORDER

LIMITED POWER OF ATTORNEY

Chase Manhattan Bank Corporate Trust, formally known as Chemical Bank, a New York Banking Corporation organized and existing under the laws of the State of New York, 450 W. 33<sup>rd</sup>, 15<sup>th</sup> Floor, New York, NY 10001 hereby constitutes and appoints Option One Mortgage Corporation ("Option One"), a California Corporation, and in its name, aforesaid acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or of Holders. This Power of Attorney is being issued in connection with Option One's responsibilities to service certain mortgage loans (the "Loans") held by Chase Manhattan Bank Corporate Trust in its capacity as Trustee under the pooling and servicing agreement dated March 1, 1996 relating to Option One/CTS Mortgage Loan Trust 1996-1. These loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security Instruments (collectively the "Security Instruments") and the Notes secured thereby.

1. Demand, sue for, recover, collect 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 Chase Manhattan Bank Corporate Trust, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or buildings thereon, as Chase Manhattan Bank Corporate Trust's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements (including subordination agreements) and instruments regarding the Borrowers and/or Property, including but not limited to the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of Chase Manhattan Bank Corporate Trust.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Witness my hand and seal this 12th day of March, 19 99 Chase Manhattan Bank Corporate Trust

Witness Janet Vukobratovic

By: Tara Sweeney  
Trust Officer

Witness Maria R. Hernandez

Attest: Jennifer Richardson  
Assistant Secretary

By: Jennifer Cupo

T.O. FOR CORPORATE ACKNOWLEDGMENT

STATE OF NEW YORK  
COUNTY OF NY

On this 12 day of March, 19 99, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Tara Sweeney, Jennifer Cupo personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within

instrument as TO and VP (title) respectively, of the corporation therein named, and acknowledged to me that such a corporation executed the within instrument pursuant to its bylaws or a resolution of the Board of Directors.

Witness my hand of official seal.

Signature Thomas Rollauer

My Commission expires: \_\_\_\_\_

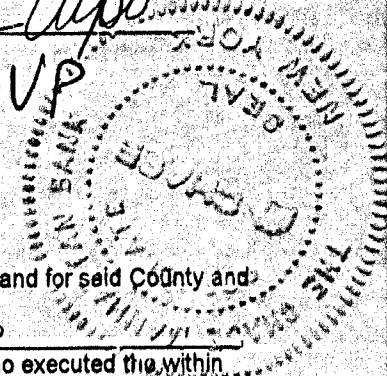
THOMAS F. ROLLAUER JR.  
Notary Public, State of New York  
No. 01A05005260  
Qualified in Nassau County  
Commission Expires April 6, 2000

HOLD FOR FIRST AMERICAN TITLE

(NOTARY SEAL)

F26093

000514



FA  
9-1  
Jdy

①