

LIMITED POWER OF ATTORNEY

STATE OF OHIO

COUNTY OF CUYAHOGA 2002 042891

2002 MAR -8 11:08:59

RECORDED

1. Pursuant to that certain Servicing Rights Purchase Agreement dated as of June 1, 1997 between OHIO SAVINGS BANK ("OSB") a federally chartered savings bank, with offices at 1801 East 9th Street, Suite 200, Cleveland, Ohio 44114, as Seller, and CHASE MANHATTAN MORTGAGE CORPORATION ("CMMC"), a New Jersey corporation, with offices at 343 Thornall Street, Edison, New Jersey 08837, or CHASE MORTGAGE COMPANY ("CMC"), an Ohio corporation, with offices at 3415 Vision Drive, Columbus, Ohio 43219, ("CMMC" and "CMC" individually and collectively referred to as "CHASE") as Purchaser (the "Agreement"), CHASE acquired from OSB, on a monthly basis, the servicing rights associated with certain Pools comprised of conventional mortgages which the Seller has originated or acquired and underwritten for sale to FNMA (the "Mortgages").

2. OSB was required, pursuant to the Agreement, to deliver to CHASE appropriate Assignments of Mortgages to evidence the transfer to CHASE of all of the right, title and interest of OSB in and to the Mortgages. To date, Assignments of Mortgages have not yet been recorded of record with regard to all Mortgages, such that OSB remains mortgagee of record on some of such Mortgages.

3. In connection with CHASE'S servicing of the Mortgage Loans, OSB hereby constitutes and appoints any authorized CMMC officer its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, solely to execute mortgage satisfactions, deed reconveyances, or similar lien release instruments, to the same extent that OSB could do itself, necessary to properly service the Mortgages prior to CHASE'S becoming mortgagee of record and for which CHASE is not in possession of an executed but unrecorded Assignment of Mortgage from OSB.

The undersigned gives any such authorized officer of CMMC, as attorney-in-fact, full power and authority to execute and/or endorse the above described documentation 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.

This Limited Power of Attorney has been executed this 5th day of March, 2002, and the same shall continue in full force and effect until revoked in writing by the undersigned.

WITNESSES:

[Signature]
Printed Name: Monica Kiraly



OHIO SAVINGS BANK
By: *[Signature]*
Printed Name: Eddie Othman
Printed Title: Asst. Vice President

RECORD AND RETURN TO:

(Signatures continue on next page)

CHASE MANHATTAN MORTGAGE CORPORATION
LIEN RELEASE DEPARTMENT
P.O. BOX 4025
MONROE, LA 71211-9981

ch # 200203655503
12-00
AS

Leah Stewart

Printed Name: Leah Stewart

ATTEST:

By: Patrick Giluasing

Printed Name: Patrick Giluasing

Printed Title: Vice President

STATE OF OHIO)
) SS.
COUNTY OF CUYAHOGA)

The foregoing instrument was acknowledged before me this 5th day of March, 2002,
by Eddie Ohman, the Asst. Vice Pres. of Ohio Savings Bank, on behalf of
said entity.

Seal

Suzette Callahan
Notary Public
My Commission Expires: 4-30-2006

