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STATE OF INDIAN.
LAKE COUNTY
FILED FOR RECORD

2002 MAY 24 PM 1: 18

MORRIS W. CARTER RECORDER

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In, Lake

## LIMITED POWER OF ATTORNEY

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CTC Real Estate Services 1800 Tapo Canyon Rd. SV2-88

Simi Valley, CA 93063



## LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Manufacturers and Traders Trust Company, as trustee under that certain Indenture dated as of August 31, 1999, (the "Trustee") and pursuant to the terms of that certain Servicing Agreement dated as of August 31, 1999 (the "Servicing Agreement") related to Soundview Home Equity Loan Trust 1999-1, constitute and appoint Countrywide Home Loans, Inc., 4500 Park Granada, Calabasas, California 91302, in its capacity as servicer (the "Servicer") under the Servicing Agreement, as its true and lawful attorney-in-fact for the Trustee and in its name, place and stead to do the following designated actions with respect to each Mortgage Loan, Mortgaged Property and REO Property (each as defined in the Servicing Agreement):

- 1. To ask, demand, sue for, collect and receive all sums of money, debts or other obligations of any kind which are now or shall after this date become due, owing or payable, or otherwise belong to the Trustee; to settle and compromise any of such debts or obligations that may be or become due to the Trustee; to execute and deliver any and all instruments of satisfaction or cancellation of loan, or of partial or full release or discharge of lien and all other comparable instruments relating to the security property; and to endorse in the name of the Trustee for deposit in the appropriate account any check payable to or to the order of the Trustee (in each case with respect to any Mortgage Loan or any Mortgaged Property).
- 2. To make demand(s) on behalf of the Trustee upon any or all parties liable on any Mortgage Loan; to declare defaults with respect to any Mortgage Loan; to give notices of intention to accelerate to give notices of acceleration and any other notices as Servicer deems necessary or appropriate; to post all notices as required by law and on behalf of the Trustee including but not limited to conducting the foreclosure sale, bidding for the Trustee and executing all documents needed to effect such foreclosure sale and/or liquidation and transfer of any Mortgaged Property and REO Property (deeds and conveyances); to file suit and prosecute legal actions against all parties liable for past due amounts under any Mortgage Loan, including but not limited to any deficiency amounts due following foreclosure; and/or to take such other actions and exercise such rights which may be taken by Trustee under the terms of any Mortgage Loan including foreclosure, sale, taking possession of, realization upon all or any part of any Mortgage Loan or any Mortgaged Property or other collateral therefor or guaranty thereof or any REO Property.

This instrument is to be construed and interpreted as a limited power of attorney regarding the Mortgage Loans, the Mortgaged Properties and the REO Properties. The enumeration of specific items, acts, rights and powers is not intended to, nor does it give rise to and it is not to be construed as a general power of attorney.

The rights, powers and authority of Servicer as attorney-in-fact of the Trustee under this Limited Power of Attorney shall commence on the date of execution hereof and shall remain in

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full force and effect as a Limited and Revocable Power of Attorney which may be revoked at any time by the Trustee.

This Limited Power of Attorney shall be governed by and construed in accordance with the laws of the State of New York.

IN WITNESS WHEREOF the Trustee has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on the 26th day of April, 2002.

MANUFACTURERS AND TRADERS TRUST COMPANY, AS TRUSTEE

y: Neil B. Witoff, Assistant Vice President

STATE OF NEW YORK )

COUNTY OF ERIE

SS.: Document is

On the 26th day of April, 2002 before me, personally appeared Neil B. Witoff 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(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

JOHN P. AMERSHADIAN
Natury Public, State of New York

Notary Public

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