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RECEIVED TO:
POWER OF ATTORNEY
2002 06 08 DAY 09 NO. 1104
CLEARING NO. 83761

00-233928 AUG-4-2000 8:57am
PINELAND REC'D 18K 1004 PG. 1585

POWER OF ATTORNEY

NORWEST BANK MINNESOTA, N.A., a national banking association, (the "Company") hereby irrevocably constitutes and appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), and any other officer or agent thereof, with full power of substitution, as its true and lawful attorney-in-fact with full irrevocable power and authority in the place and stead of the Company and in the name of the company or in its own name from time to time in Ocwen's discretion, for the purpose of servicing mortgage loans, to take any and all appropriate action and to execute any and all documents and instruments which may be necessary or desirable to accomplish the purposes of servicing mortgage loans, and without limiting the generality of the foregoing, the Company hereby gives Ocwen the power and right, on behalf of the Company, without assent by the Company, to do the following, to the extent consistent with the terms and conditions of the Pooling and Servicing Agreements and the Servicing Agreements attached hereto as Exhibit A (the "Agreements"):

(A) to direct any party liable for any payment under any loans to make payment of any and all moneys due or to become due thereunder directly to Ocwen or as Ocwen shall direct and in the name of the Company or its own name, or otherwise, to take possession of and endorse and collect any checks, drafts, notes, acceptances, or other instruments for the payment of moneys due under any loans (including those related to mortgage insurance), to file and receive payment for any hazard insurance claim filing; (B) to execute substitutions of trustee, assignment, reconveyance documents, foreclosure documents, grant deeds, and other instruments conveying real property, including the execution, acknowledgement, delivery, filing, and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the properties in fact shall thereof, with such clause or clauses, and agreement or agreements as the attorney in fact shall deem proper and expedient and such other documents as Ocwen deems necessary to carry out its obligations to service the mortgage loans; (C) to ask or demand for, collect, receive payment of and receipt for, any and all moneys, claims, and other amounts due or to become due at any time in respect of or arising out of any loans; (D) to commence and prosecute any suits, actions, or proceedings at law or in equity in any court of competent jurisdiction to collect the loans or any thereof and to enforce any other right in respect of any loans; and (E) generally, to do, at Ocwen's option, at any time, and from time to time, all acts and things which Ocwen deems necessary to protect, preserve, or realize upon the loans and the liens thereon and to effect the intent of the Agreements all as fully and effectually as the Company might do.

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ACCT REC 1500
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TOTAL 135.00
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CHG AMT 135.00
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Company hereby ratifies all that said attorneys shall lawfully do or cause to be done by virtue hereof. This power of attorney is a power coupled with an interest and shall be irrevocable.

DATED this 9 day of June, 2000.

Witness Dionne Waldron-Dixon
Witness Rishi Dutta

NORWEST BANK MINNESOTA, N.A., a national banking association

By: [Signature]
Its: Diane E. TenHoopen, Vice President



FILED

JUL 8 2002

PETER BENJAMIN
LAKE COUNTY AUDITOR

Norwest Bank
12650 Ingenuity Dr.
Orlando, FL 32826

494A

11.00
M.Y.
6332

PINELLAS COUNTY FLA
OFF REC BK 11004 PG 1586

State of Maryland

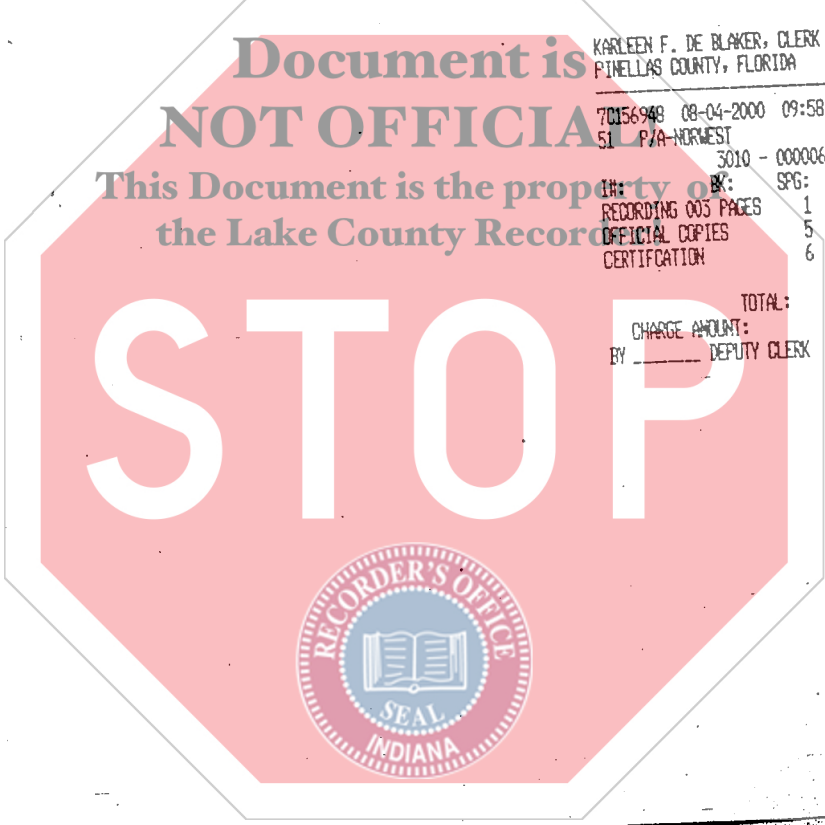
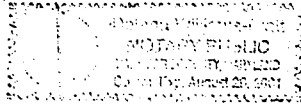
County of Howard

On this 9 day of June, 2000 before me, the undersigned, a notary public, personally appeared Diane E. TenHoopen, Vice President of Norwest Bank Minnesota, N.A., a national banking association, who resides at 11000 Broken Land Parkway Columbia, Maryland, who is personally known to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in his/her capacities and that by their signatures on the instrument the persons of the entry upon behalf of which the persons acted, executed the instrument.

Witness my hand and official seal

Signature *D. William Pratt*

My commission Expires _____



KARLEEN F. DE BLAKER, CLERK OF COURT
PINELLAS COUNTY, FLORIDA

70156948	08-04-2000	09:58:45	LCH
SI	P/A-NORWEST		
	3010 -	00000665	
CH:	BK:	SPG:	EPG:
RECORDING	005 PAGES	1	\$15.00
OFFICIAL COPIES		5	\$90.00
CERTIFICATION		6	\$30.00
			TOTAL: \$135.00
			CHARGE AMOUNT: \$135.00

BY _____ DEPUTY CLERK

STATE OF FLORIDA - PINELLAS COUNTY
I hereby certify that the foregoing is
a true copy as the same appears among
the files and records of this court.

This 5th day of February, 2001
KARLEEN F. DE BLAKER
Clerk of Circuit Court

By: *Jane F. [Signature]*
Deputy Clerk

