

4

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2003 106667

2003 OCT -6 PM 12:17

MORRIS W. CARTER
RECORDER

When Recorded, Return to
Option One Mortgage Corp.
6501 Irvine Center Drive
Irvine, CA 92618
Atten: DC-LGL

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

First Franklin Financial Corporation, a Delaware Corporation (First Franklin), a National Banking Association organized and existing under the laws of the United States of America, 2150 N. First Street, Suite 600, San Jose, CA 95131, 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") under the Interim Servicing Agreement dated December 1, 1996. 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 First Franklin, 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 First Franklin'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 First Franklin.
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 24th day of January, 2003.

First Franklin Financial Corporation,
as Owner

Tracy Summers
Witness Tracy Summers



By: *Steve Barnett*
Steve Barnett

Julie Jaquith
Witness Julie Jaquith

By: *James Mark*
James Mark

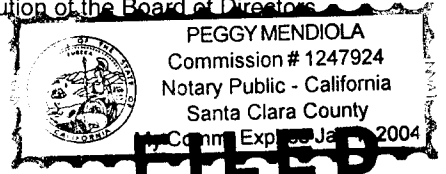
FOR CORPORATE ACKNOWLEDGMENT

STATE OF CALIFORNIA
COUNTY OF Santa Clara

On this 24th day of January, 2003, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Steve Barnett, and James Mark, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Asst. Vice President, and Asst. Vice President (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 *Peggy Mendiola*
My Commission expires: 1-1-04



(NOTARY SEAL)
OCT 6 2003

HOLD FOR FIRST AMERICAN TITLE STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

463654

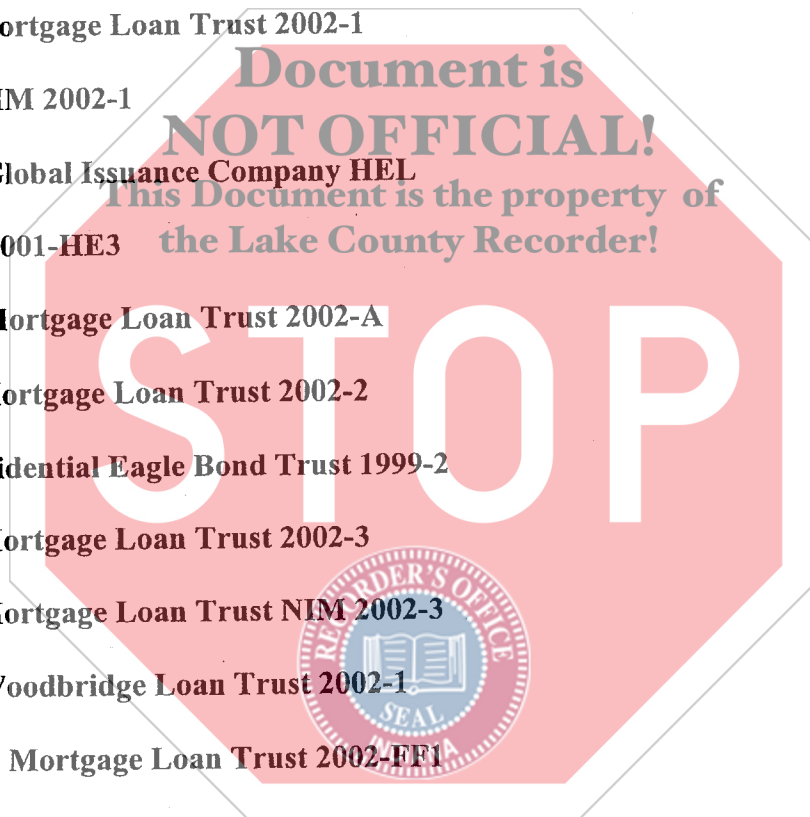
000523

15-
GC
FA

EXHIBIT A

1. Option One Mortgage Loan Trust 1999-1, Asset Backed Certificate Series 1999-1
2. Option One Mortgage Loan Trust 1999-2 Asset-Backed Certificates Series 1999-2
3. Option One Mortgage Loan Trust Asset Backed Certificates Series 1999-3
4. Option One Mortgage Loan Trust 1999-A, Asset Backed Certificates, Series 1999-A
5. Option One Mortgage Loan Trust 1999-B; Asset-Backed Certificates Series 1999-B
6. Option One Mortgage Loan Trust Asset Backed Certificates Series 1999-C
7. Option One Owner Trust 2000-1 Mortgage Backed Notes
8. Option One Owner Trust 2000-2 Mortgage Backed Notes
9. Option One Owner Trust 2000-3 Mortgage Backed Notes
10. Option One Mortgage Loan Trust 2000-1
11. Option One Mortgage Loan Trust 2000-2 Asset Backed Certificates Series 2000-2
12. Option One Mortgage Loan Trust 2000-3
13. Option One Mortgage Loan Trust 2000-4 Asset-Backed Certificates, Series 2000-4
14. Option One Mortgage Loan Trust 2000-5, Asset-Backed Certificates, Series 2000-5
15. Option One Mortgage Loan Trust 2000-A
16. Option One Mortgage Loan Trust 2000-B Asset Backed Certificates Series 2000-B
17. Option One Mortgage Loan Trust 2000-C
18. Option One Mortgage Loan Trust 2000-D; Asset-Backed Certificates, Series 2000-D
19. First Franklin Mortgage Loan Trust 2000-FF1
20. Option One Mortgage Loan Trust 2001-1, Asset-Backed Certificates, Series 2001-1
21. Option One Mortgage Loan Trust 2001-A, Asset-Backed Certificates, Series 2001-A
22. Structures Asset Securities Corporation; Mortgage Pass-Through Certificates, Series 1999-BC4
23. Mesa Option One Trust 2001-2
24. First Franklin Mortgage Loan Trust 2001-FF1
25. Amortizing Residential Collateral Trust 2001-BC1
26. Option One Owner Trust Mortgage Backed Notes, Series 2001-2
27. Option One Owner Trust 2001-1A
28. Option One Mortgage Loan Trust 2001-2
29. Option One Mortgage Loan Trust 2001-B

30. Option One Owner Trust 2001-1B
31. Option One NIM Trust 2001-2
32. Option One NIM Trust 2001-1
33. Option One NIM Trust 2001-3
34. Option One Mortgage Loan Trust 2001-3
35. Option One Mortgage Loan Trust 2001-C
36. Option One Mortgage Loan Trust 2001-D
37. Option One Mortgage Loan Trust 2001-4
38. Option One NIM Trust 2001-4
39. Option One Mesa Trust 2001-5
40. Option One Mortgage Loan Trust 2002-1
41. Option One NIM 2002-1
42. Mesa 2002-1 Global Issuance Company HEL
43. CSFB ABSC 2001-HE3
44. Option One Mortgage Loan Trust 2002-A
45. Option One Mortgage Loan Trust 2002-2
46. American Residential Eagle Bond Trust 1999-2
47. Option One Mortgage Loan Trust 2002-3
48. Option One Mortgage Loan Trust NIM 2002-3
49. Option One Woodbridge Loan Trust 2002-1
50. First Franklin Mortgage Loan Trust 2002-FF1
51. First Franklin Mortgage Loan Trust NIM 2002-FF1
52. Option One Mortgage Loan Trust 2002-4
53. Option One Mortgage Loan Trust NIM 2002-4
54. Option One Mortgage Loan Trust 2002-5
55. Structured Asset Securities Corporation, Mortgage Pass Through Certificates, 2002-BC5 (ARC 2002-BC5)
56. Option One Woodbridge Loan Trust 2002-2
57. Option One Mortgage Loan Trust 2002-6
58. Option One NIM Trust 2002-6
59. Option One Re-NIM Trust 2002-1
60. ABSC 2001-HE1



61. **First Franklin Loan Trust 2001-FF2**

62. **MASTR Asset Backed Securities Trust 2002-OPT1**

63. **Morgan Stanley Dean Witter Capital 1, Trust 2002-OP1**

64. **ABFC 2002-OPT1**

