

2

POA#: 1557

LIMITED POWER OF ATTORNEY

Option One Mortgage Corporation (hereinafter called "Prior Servicer") hereby appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Prior Servicer for the purposes set forth below in connection with any and all Mortgage Loans that were previously serviced by Prior Servicer and are presently being serviced by Ocwen.

The said attorney is hereby authorized, and empowered, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Prior Servicer in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Prior Servicer.
4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes Ocwen to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing

Dated: 7/17, 2001.

Witness:

Kathie Davisson

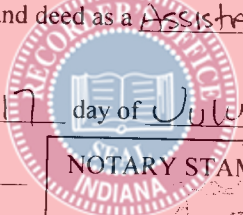
Name: Kathie Davisson, Assistant Secretary
Sandra G. Allen Sandra G. Allen

State of CALIFORNIA, County of ORANGE

BEFORE ME, JULIA LOUISE USHER, a Notary Public in and for the jurisdiction aforesaid, on this 17 day of July, 2001, personally appeared LISA A. CANATY who resides at 3 Ada, Irvine, Ca 92618 and who is personally known to me (or sufficiently proven) to be a ASSISTANT SECRETARY of Option One Mortgage Corporation and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as a ASSISTANT SECRETARY for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 17 day of July, 2001.

My Commission Expires: 5/28/2004



NOTARY STAMP
JULIA LOUISE USHER
Commission # 1265721
Notary Public - California
Orange County
My Comm. Expires May 28, 2004

RECORD & RETURN TO:
COURT EXPLORERS, INC
111 John Street, Suite 645
New York, NY 10038

OC01216.

BK 5042 PG 1828

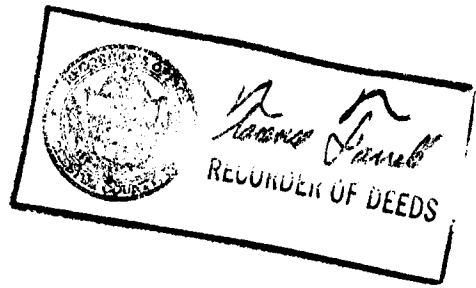
1800
OK# 017468
CP

Document is NOT OFFICIAL
This Document is the property of the Lake County Recorder!

OPTION ONE MORTGAGE CORPORATION

Name: Lisa A. Coriati
Title: Assistant Secretary

200031579



08/17/2001 02:22:41 P.M. INST NO: 0060197
CHESTER COUNTY, PA
OFFICE OF THE RECORDER OF DEEDS
RECEIPT NO: 0026688
MISCELLANEOUS \$13.00
CO REC FUND \$1.00
RE REC FUND \$1.00
WRIT - MISCELLANEOUS \$1.50

\$15.50



BK5042PG1829