

Recording Requested by:

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2004 027103

RECORDED  
2004 APR 2 11 41 AM  
MORTGAGE DEED  
RECORDED

SPACE ABOVE THIS LINE FOR RECORDERS USE

**LIMITED POWER OF ATTORNEY**

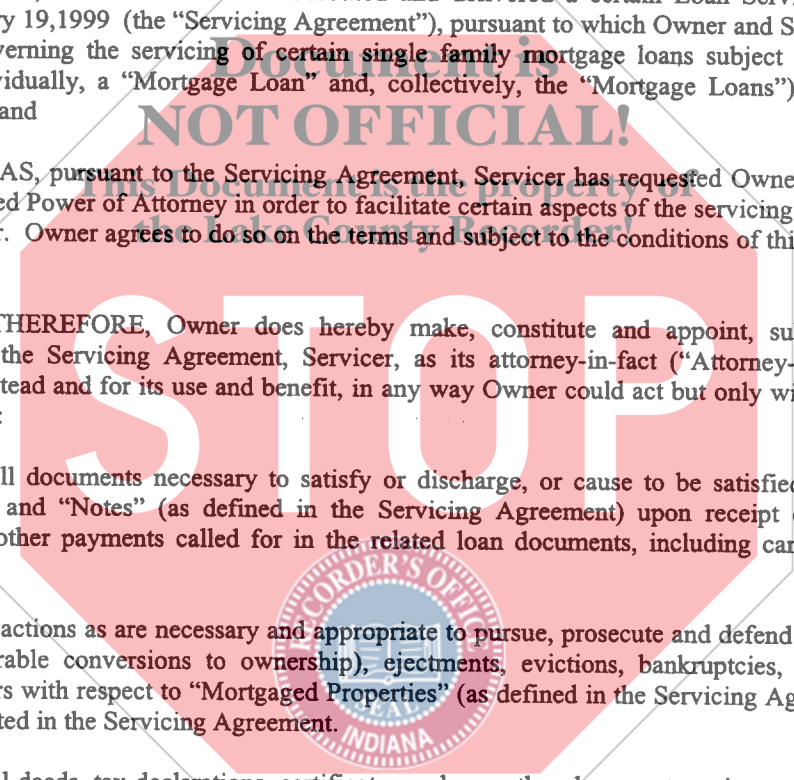
This Limited Power of Attorney is made this 13<sup>th</sup> day of March, 2003 by **Washington Mutual Bank**, a national savings bank, having an office at 23861 El Toro Road, Lake Forest, California 92630 ("Owner"), in favor of **Option One Mortgage Corporation**, having an office at 3 Ada Irvine, California 92618 ("Servicer").

WHEREAS, Owner and Servicer executed and delivered a certain Loan Servicing Agreement dated as of January 19, 1999 (the "Servicing Agreement"), pursuant to which Owner and Servicer agreed to certain terms governing the servicing of certain single family mortgage loans subject to the Servicing Agreement (individually, a "Mortgage Loan" and, collectively, the "Mortgage Loans") by Servicer on behalf of Owner; and

WHEREAS, pursuant to the Servicing Agreement, Servicer has requested Owner to execute and deliver this Limited Power of Attorney in order to facilitate certain aspects of the servicing of the Mortgage Loans by Servicer. Owner agrees to do so on the terms and subject to the conditions of this Limited Power of Attorney.

NOW, THEREFORE, Owner does hereby make, constitute and appoint, subject to and in accordance with the Servicing Agreement, Servicer, as its attorney-in-fact ("Attorney-in-Fact"), in its name, place and stead and for its use and benefit, in any way Owner could act but only with respect to the following matters:

1. To execute all documents necessary to satisfy or discharge, or cause to be satisfied or discharged, "Mortgages" and "Notes" (as defined in the Servicing Agreement) upon receipt of all principal, interest and other payments called for in the related loan documents, including cancellation of the related Note;
2. To take such actions as are necessary and appropriate to pursue, prosecute and defend foreclosures (or other comparable conversions to ownership), ejectments, evictions, bankruptcies, suits and other related matters with respect to "Mortgaged Properties" (as defined in the Servicing Agreement), to the extent permitted in the Servicing Agreement.
3. To execute all deeds, tax declarations, certificates and any other documents or instruments necessary appropriate or required to list, sell, transfer and assign Mortgage Properties acquired by foreclosure or by deed in lieu of foreclosure, with any such deed to be without recourse;
4. To take such further actions as are deemed necessary or required to service, administer, and enforce the terms of the Mortgage Loans in accordance with the Servicing Agreement; and



**FILED**

APR 2 2004

**STEPHEN R. STIGLICH  
LAKE COUNTY AUDITOR**

754614

**HOLD FOR FIRST AMERICAN TITLE**

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5. To endorse checks, drafts and other evidences of payment made payable to the Owner, representing payments on accounts in the name of the Owner with all such amounts deposited in the Custodial Account or Escrow Account pursuant to the terms of the Servicing Agreement.

Until an instrument revoking this Limited Power of Attorney is executed and delivered, all parties dealing with the Attorney-in-Fact (individually or collectively) in connection with the above described matters, without actual notice of revocation, may fully rely upon the power and authority of the Attorney-in-Fact pursuant to the limited powers listed herein. Notwithstanding the foregoing, however, Owner expressly withholds and excludes from this limited grant of power and authority the power to sign any settlements, declarations or other documents not authorized herein, or to contractually bind Owner in any respect other than as specifically authorized by this Limited Power of Attorney. Further, no right or authority is granted to substitute another Attorney-in-Fact in its place and stead under this Limited Power of Attorney.

Witness my hand and seal this 13th day of March, 2003

Washington Mutual Bank, as Owner:

Dee Hooppaw  
Witness: Dee Hooppaw

By: Dennis Lau  
Dennis Lau, First Vice President

Ginger Bullard  
Witness: Ginger Bullard

Scott Carter  
Witness: Scott Carter

By: Angella Dotson  
Angella Dotson, Vice President

**CORPORATE ACKNOWLEDGMENT**

STATE OF Washington  
COUNTY OF King

On this 13th day of March, 2003, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Dennis Lau and Angella Dotson personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as First Vice President and Vice President, respectively, of the corporation therein named, and acknowledged to me that such company executed the within instrument pursuant to a written policy duly adorned by the Board of Directors.

Witness my hand of official seal.

Signature Stephanie Walker  
Stephanie Walker  
My Commission expires: May 9, 2006

