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STATE OF INDIANA
LAKE COUNTY
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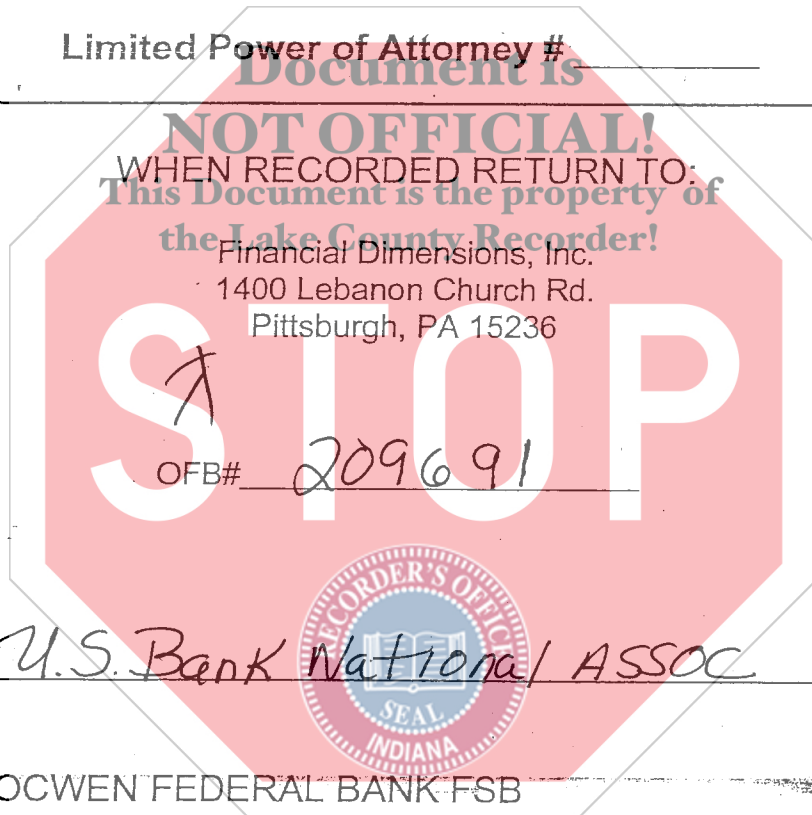
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MORRIS W. CARTER
RECORDER

b

Document Title:

Limited Power of Attorney # _____



Grantor:

U.S. Bank National ASSOC

Grantee:

OCWEN FEDERAL BANK FSB

19.00
JP
164518

When Recorded Mail To:
Financial Dimensions, Inc.
1400 Lebanon Church Road
Pittsburgh, PA 15236

990

209691

POA#: 1780

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

U.S. Bank National Association ("U.S. Bank"), a national banking association organized and existing under the laws of the United States of America, 60 Livingston Ave, Corporate Trust, 3rd Floor, St. Paul, MN 55107 hereby constitutes and appoints Ocwen Federal Bank as Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Ocwen Federal Bank, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorney-In-Fact if such documents are required or permitted under the terms of the related servicing agreement (see attached Exhibit A), and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or the Holder, as such terms are defined in the related servicing agreement. This Power of Attorney is being issued in connection with Ocwen Federal Bank's responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank in its capacity as Trustee. 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 U.S. Bank I, 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 building thereon, as U.S. Bank's act and deed, to contact for, purchase, receive and take possession and evidence of title in and to the property and/or to 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 and instruments regarding the Borrowers and/or the 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 U.S. Bank.
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 July 27, 2004.

Witness: B. Thompson

U.S. Bank National Association, as Trustee

By: S. Christopherson
S. Christopherson, Vice President

Witness: Jason Leduc

By: Charles F. Pedersen
Charles F. Pedersen, Vice President

Attest: Joshua Mack, Trust Officer

FOR CORPORATE ACKNOWLEDGMENT

State of Minnesota
County of Ramsey

On this 27th day of July, 2004, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Joshua Mack, S. Christopherson, and Charles F. Pedersen, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Trust Officer, Vice President, and Vice President, respectively of U.S. Bank National Association, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledge to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: Susan Burdick
Susan Burdick



My commission expires: 1/31/2006

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Exhibit "A"

U.S. Bank, N.A. f/k/a First Bank, N.A. As Trustee

Mego Mortgage Home Loan Owner Trust 1997-3
Mego Mortgage Home Loan Owner Trust 1997-4
Mego Mortgage Home Loan Owner Trust 1997-1
Mego Mortgage Home Loan Owner Trust 1997-2
Mego Mortgage Home Loan Owner Trust 1996-3
New Century Home Equity Loan Trust, Series 1997-NC6

U.S. Bank Trust, N.A. f/k/a First Trust, N.A., As Trustee

Keystone Asset-Backed Securities, Series 1997-P3
Keystone Owner Trust 1998-P1
New Century Asset-Backed Floating Rate Certificates Series 1997-NC4
New Century Home Equity Loan Trust, Series 1997-NC5
New Century Asset-Backed Floating Rate Certificates Series 1997-NC5
Keystone Owner Trust 1998-P2

U.S. Bank, N.A., as Trustee, successor by merger to Firststar Bank, N.A. successor in interest to
Firststar Bank Milwaukee, N.A., as Trustee

Salomon Brothers Mortgage Securities VII, Inc. Mortgage Pass-Through Certificates Series 1998-NC7
Salomon Brothers Mortgage Securities VII, Inc. Mortgage Pass-Through Certificates Series 1999-NC1
Salomon Brothers Mortgage Securities VII, Inc. Floating Rate Mortgage Pass-Through Certificates Series 1999-NC2
Salomon Brothers Mortgage Securities VII, Inc. Floating Rate Mortgage Pass-Through Certificates Series 1999-NC3
Salomon Brothers Mortgage Securities VII, Inc. Floating Rate Mortgage Pass-Through Certificates Series 1999-NC4
Salomon Brothers Mortgage Securities VII, Inc. Floating Rate Mortgage Pass-Through Certificates Series 1999-NC5
New Century Home Equity Loan Trust 1999-NCA
New Century Home Equity Loan Trust, Series 1999-NCB

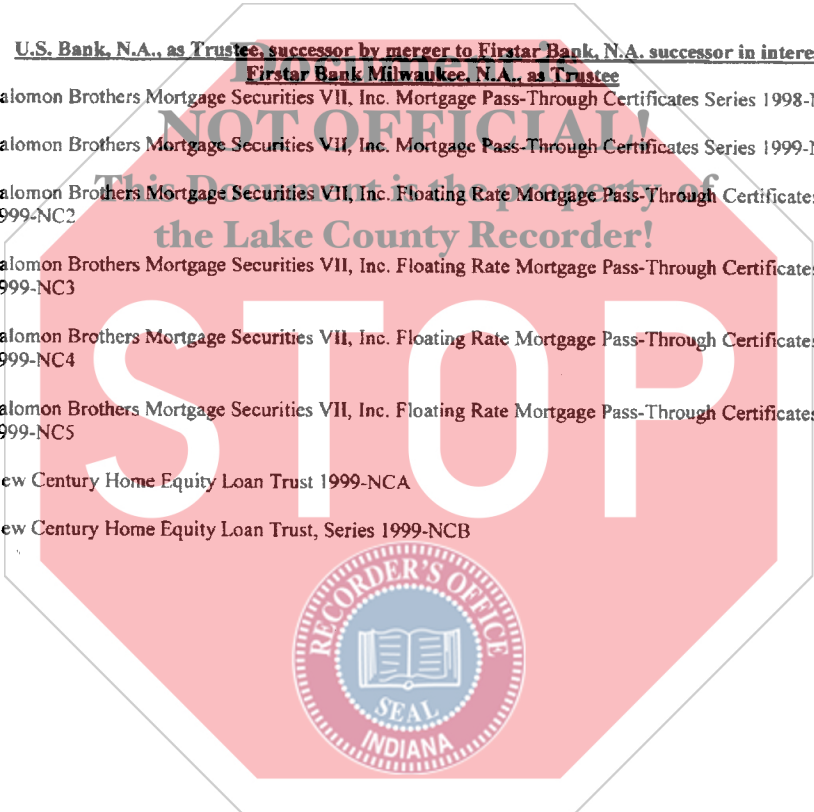


Exhibit "A" Continued

U.S. Bank, N.A., as Trustee, successor by merger to Firststar Bank, N.A. successor in interest to Firststar Bank Milwaukee, N.A., as Trustee (Continued)

- New Century Home Equity Loan Trust, Series 1999-NCD
- New Century Home Equity Loan Trust, Series 2000-NC1
- New Century Home Equity Loan Trust, Series 2000-NCA
- New Century Home Equity Loan Trust, Series 2001-NC1

U.S. Bank, N.A., As Trustee

- Empire Funding Home Loan Owner Trust, 1998-3
- Empire Funding Home Loan Owner Trust, 1998-A
- Empire Funding Home Loan Owner Trust, 1997-3
- Empire Funding Home Loan Owner Trust, 1997-4
- Empire Funding Home Loan Owner Trust, 1997-5
- Empire Funding Home Loan Owner Trust, 1998-1
- Empire Funding Home Loan Owner Trust, 1998-2
- Empire Funding Home Loan Owner Trust, 1999-1
- Empire Funding Home Loan Owner Trust, 1997-A
- Empire Funding Home Loan Owner Trust, 1997-1
- Empire Funding Home Loan Owner Trust, 1997-2
- Salomon Brothers Mortgage Securities VII, Inc. Asset-Backed Certificates Series 1998-NC3
- Salomon Brothers Mortgage Securities VII, Inc. Asset-Backed Floating Rate Certificates Series 1998-NC4
- Salomon Brothers Mortgage Securities VII, Inc. Asset-Backed Floating Rate Certificates Series 1998-NC6
- New Century Asset-Backed Floating Rate Certificates Series 1998-NC1
- New Century Asset-Backed Floating Rate Certificates Series 1998-NC2
- CSFB ABS Trust Series 2001-HE16
- Republic Bank Home Loan Owner Trust 1998-1



Exhibit "A" Continued

U.S. Bank, N.A., As Trustee (continued)

Republic Bank Home Loan Owner Trust 1997-1

New Century Home Equity Loan Trust, Series 2001-NC2 Asset Backed Pass-Through Certificates

CSFB ABS Trust Series 2001-HE22

Morgan Stanley Dean Witter Capital I Inc. Trust 2001-NC3, Mortgage Pass-Through Certificates, Series 2001-NC3

CSFB ABS Trust Series 2001-HE25

CSFB ABS Trust Series 2001-HE30

Morgan Stanley Dean Witter Capital I Inc. Trust 2001-NC4

CSFB Mortgage Pass-Through Certificates, Series 2002-HE1

CSFB Mortgage Pass-Through Certificates, Series 2002-HE4

New Century Home Equity Loan Trust, Series 2002-A Asset-Backed Pass-Through Certificates Series 2002-A

Home Equity Pass-Through Certificates, Series 2002-1

Morgan Stanley Dean Witter Capital I Inc. Trust 2002-HE1 Mortgage Pass-Through Certificates, Series 2002-HE1

ABFC Asset-Backed Certificates, Series 2002-NC1

MASTR Asset Backed Securities Trust 2002-NC1 Mortgage Pass-Through Certificates

Home Equity Asset Trust 2003-3, Home Equity Pass-Through Certificates, Series 2003-3

Home Equity Asset Trust 2003-4, Home Equity Pass-Through Certificates, Series 2003-4

MASTR Asset Backed Securities Trust 2003-NC1, Mortgage Pass-Through Certificates, Series 2003-NC1

Structured Asset Securities Corporation, Mortgage Loan Trust 2003-RNP1

Home Equity Asset Trust 2003-5, Home Equity Pass-Through Certificates, Series 2003-5

Home Equity Asset Trust 2003-6, Home Equity Pass-Through Certificates, Series 2003-6

Home Equity Asset Trust 2003-7, Home Equity Pass-Through Certificates, Series 2003-7

Home Equity Asset Trust 2003-8, Home Equity Pass-Through Certificates, Series 2003-8



Exhibit "A" Continued

U.S. Bank, N.A., As Trustee (continued)

Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-GEL1

Home Equity Asset Trust 2004-1, Home Equity Pass-Through Certificates, Series 2004-1

Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-39EX

HLTV Mortgage Loan Trust, Asset-Backed Notes, Series 2004-1

Terwin Mortgage Trust 2004-4SL, Asset-Backed Certificates, TMTS Series 2004-4SL

Home Equity Asset Trust 2004-2, Home Equity Pass-Through Certificates, Series 2004-2

Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-GEL1

Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-39EX

HLTV Mortgage Loan Trust, Asset-Backed Notes, Series 2004-1

Terwin Mortgage Trust 2004-4SL, Asset-Backed Certificates, TMTS Series 2004-4SL

Home Equity Asset Trust 2004-2, Home Equity Pass-Through Certificates, Series 2004-2

Structured Asset Securities Corporation, Finance America Mortgage Loan Trust 2004-1, Mortgage Pass-Through Certificates, Series 2004-1

Structured Asset Securities Corporation, Mortgage Loan Trust 2004-GEL2, Mortgage Backed Notes, Series 2004-GEL2



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 11 day of August, 2004
By [Signature]
Deputy Clerk