DULY ENTERED FOR TAXATION Subject to final acceptance for transfer

JUN 04 2002 _ Auditor Poa#: 1694

TRUE AND CERTIFIED COPY

Marty Watts Marty watts
Putnam County Recorder IN
IN 2002004791 POA
06/04/2002 14:59:53 1 PGS
Filing Fee: \$9.00

LIMITED POWER OF ATTORNEY

Bank Of New York, a New York Corporation organized and existing under the laws of the State of New York, 101 Barclay Street, 12th Floor, New York, NY 10286 hereby constitutes and appoints Ocwen Federal Bank FSB, a federal savings bank and in it's 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 Holder. This Power of Attorney is being issued in connection with Ocwen's responsibilities to service certain mortgage loans (the "Loans") held by the Bank of New York in it's capacity as Trustee of Amresco Residential Securities Corporation Loan Trust 1997-1, 1997-2 and 1997-3 under their respective pooling and servicing agreements. 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 Bank of New York, 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 Bank of New York's act and deed, to contract for, purchase, receive and take possession and evidence of tittle in and to the proper and/or secure payment of a promissory note or performance of any obligations or agreement.
3.	Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements (including subordination agreements) and instruments regarding the Borrower's and/or Property, including but not limited to the execution of release, 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 Bank of New York.
4.	Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned. the Lake County Recorder!
Wi	
T.	DIANA T. CERCHIO Bank of New York, as Trustee PATRICIA O'NEILL-MANELLA ANSISTATE TREASURER
Ŵi 	SAMEER TIKOO
Wi	DIANE PICKETTO VICE PRESIDENT SOLUTION OF THE PICKET OF TH
At	Sandra L. Vance FOR CORPORATE ACKNOWLEDGEMENT Sandra L. Vance JENNINGS County Recorder IN
	RD 2005005430 PDA
	this 27 day of OCTOBER, 2000 before me, the undersigned, a Notary Public in and for
Sa	DIANE PICKETT JOHN POLITO
Ω	3 TEIO OWEILL Monelly personally known to me (or proved to me on the basis of satisfactory
ev.	ASSISTANT TREASURER
OV.	VICE PRESIDENT
_	(title) respectively, of the corporation therein named, and
acl	knowledged to me that such a corporation executed the within instrument pursuant to its bylaws or a resolution of
	e Board of Directors.
W	itness my hand of official seal. WAR 17 2006 WAR 17 2006 WAR 18 2006
Si	gnature
M	PEGGY HOLINGA KATONA y Commission expires: LAKE COUNTY AUDITOR Orany, Seally
P	Troduced Bu: Diana Cerchia

Prepared By: Diana Cerchio

005906

Prescribed by the State Board of Accounts (2005)

County Form 170

Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

- I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:
 - I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers;
 - 2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, the undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.

This Document is the property of the Lake County Recommendation of Declarant

Signature of Declarant

Printed Name of Declarant