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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

After Recording return to:
Ocwen Loan Servicing, LLC
1661 Worthington Rd, Suite 100
West Palm Beach, FL 33409

2007 036234

2007 MAY -2 PM 2:00

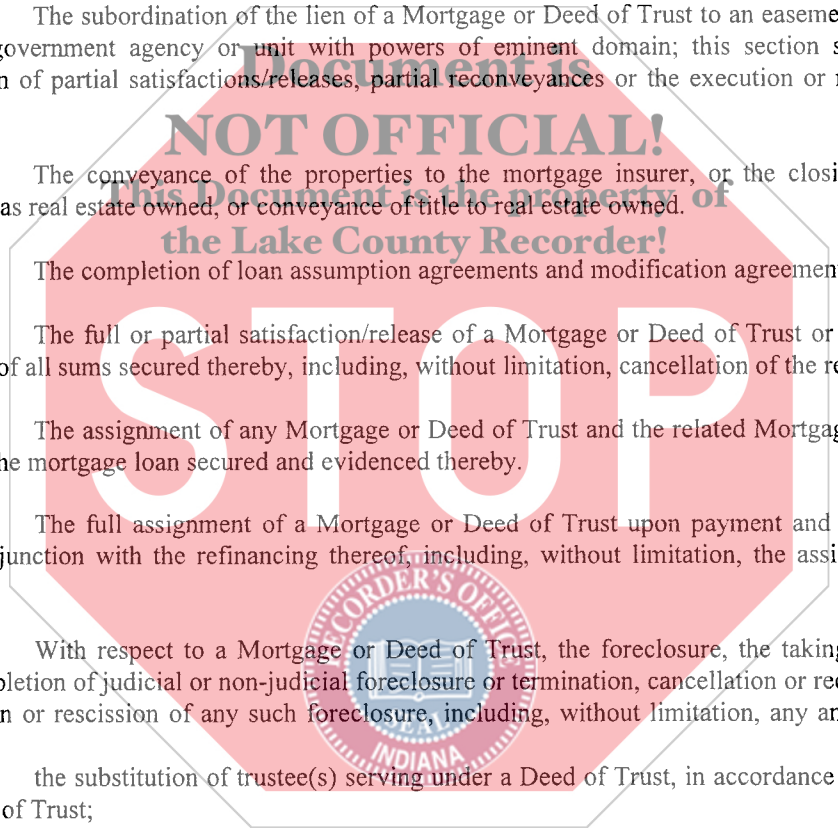
MICHAEL A. GROW
RECORDER

POA #: 1835

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, **THE BANK OF NEW YORK**, as successor to JPMorgan Chase Bank, National Association., having its main office at 101 Barclay Street, New York, New York 10286 (the "Bank"), hereby appoint **Ocwen Loan Servicing, LLC**, to be the Bank's true and lawful Attorneys-in-Fact (the "Attorneys") to act in the name, and on behalf, of the Bank with power to do only the following in connection with the relevant securitization attached as **Exhibit "A"**, on behalf of the Bank:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements and modification agreements.
5. The full or partial satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
 - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b. the preparation and issuance of statements of breach or non-performance;
 - c. the preparation and filing of notices of default and/or notices of sale;
 - d. the cancellation/rescission of notices of default and/or notices of sale;
 - e. the taking of a deed in lieu of foreclosure; and



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f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above; and

9. to execute any other documents referred to in the above-mentioned documents or that are ancillary or related thereto or contemplated by the provisions thereof; and

to do all things necessary or expedient to give effect to the aforesaid documents including, but not limited to, completing any blanks therein, making any amendments, alterations and additions thereto, to endorse which may be considered necessary by the Attorney, to endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the documents, and executing such other documents as may be considered by the Attorney necessary for such purposes.

This Power of Attorney is effective for one (1) year from the date hereof or the earlier of (i) revocation by the Bank, (ii) the Attorney shall no longer be retained on behalf of the Bank or an affiliate of the Bank; or (iii) the expiration of one year from the date of execution.

The authority granted to the attorney-in-fact by the Power of Attorney is not transferable to any other party or entity.

This Agreement shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles.

All actions heretofore taken by said Attorney, which the Attorney could properly have taken pursuant to this Power of Attorney, be, and hereby are, ratified and affirmed.

IN WITNESS WHEREOF, The Bank of New York, as successor to JPMorgan Chase Bank, National Association, as Indenture Trustee pursuant to that Amended and Restated Sale and Servicing Agreement among the Depositor, the Servicer, and the Indenture Trustee, and these present to be signed and acknowledged in its name and behalf by Mauro Palladino its duly elected and authorized Managing Director this 16th day of March, 2007.

**This Document is the property of
The Bank of New York, as successor to JPMorgan Chase Bank,
National Association, as Indenture Trustee**

By: 

Name: Mauro Palladino

Title: Managing Director

By: 

Name: Mark W. McDermott

Title: Vice President

Witness: 

Printed Name: Ashia N. Miller

Witness: 

Printed Name: Kaitlyn F. McEvoy

State of New York }
County of New York } ss.

On the 16th day of March in the year 2007 before me, the undersigned, a Notary Public in and for said state, personally appeared Mauro Palladino and Mark W. McDermott, personally known to me or proved to me on a basis of satisfactory evidence to be the individual(s), whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Document is Notarized

Debra Walker
Signature of Notary Public
NOTARY PUBLIC, STATE OF NEW YORK
QUALIFIED IN KINGS COUNTY
No. 01102404834
COMMISSION EXPIRES OCT. 2, 2010

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

Though the information in this section is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document _____

Title or Type of Document: _____

Document Date: _____

Number of Pages: _____

Signer(s) Other Than Named Above: _____

RIGHT THUMBPRINT OF SIGNER
Top of thumb here

STOP



Exhibit "A"

Amended and Restated Sale and Servicing Agreement dated as of May 1, 2005, ABFS Mortgage Loan Trust 2000-1

Amended and Restated Sale and Servicing Agreement dated as of May 1, 2005, ABFS Mortgage Loan Trust 2000-3

Amended and Restated Sale and Servicing Agreement dated as of May 1, 2005, ABFS Mortgage Loan Trust 2001-3

Amended and Restated Sale and Servicing Agreement dated as of May 1, 2005, ABFS Mortgage Loan Trust 2001-4

