

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

CFN 20120273809
OR BK 25324 PG 0757
RECORDED 07/16/2012 09:34:37
Palm Beach County, Florida
Sharon R. Bock, CLERK & COMPTROLLER
Pgs 0757 - 761; (5pgs)

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LIMITED POWER OF ATTORNEY

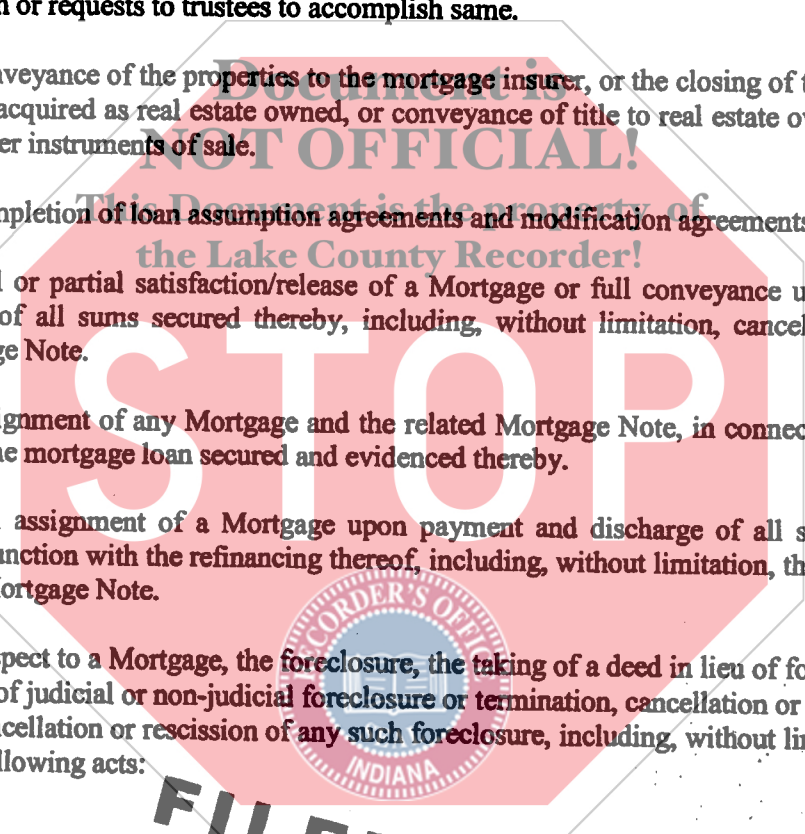
KNOW ALL MEN BY THESE PRESENTS, that the undersigned, The Bank of New York Mellon, f/k/a, The Bank of New York as successor to JPMorgan Chase Bank, National Association, having its main office at 101 Barclay Street, New York, New York 10286 (the "Bank"), hereby appoint Ocwen Loan Servicing, LLC to be the Bank's true and lawful Attorney-in-Fact (the "Attorney") to act in the name, and on behalf, of the Bank with power to do only the following in connection with Exhibit A on behalf of the Bank:

1. The modification or re-recording of a Mortgage, where said modification or re-recordings is for the purpose of correcting the Mortgage 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 as insured.
2. The subordination of the lien of a Mortgage 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, or both of sale, and other instruments of sale.
4. The completion of loan assumption agreements and modification agreements.
5. The full or partial satisfaction/release of a Mortgage or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of related Mortgage Note.
6. The assignment of any Mortgage 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 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, 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 Mortgage, in accordance with state law and the Mortgage.

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

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LAKE COUNTY RECORDER'S OFFICE

STATE OF INDIANA
LAKE COUNTY
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- 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

- 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 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.

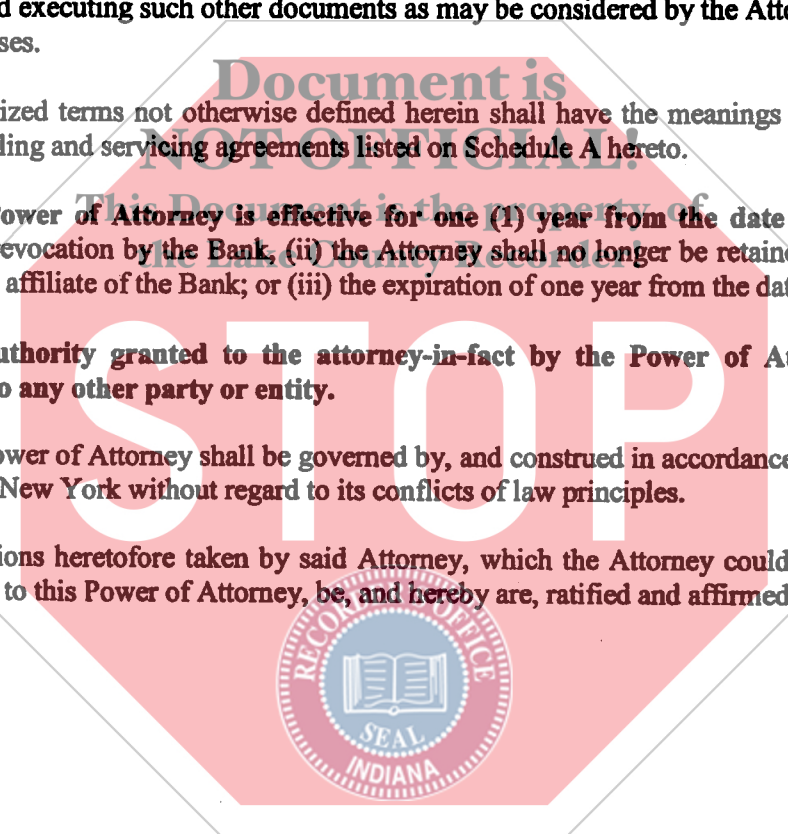
Capitalized terms not otherwise defined herein shall have the meanings set forth in the applicable pooling and servicing agreements listed on Schedule A hereto.

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.

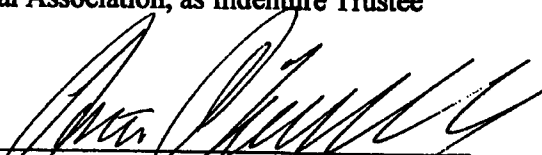
This Power of Attorney shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles.

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.



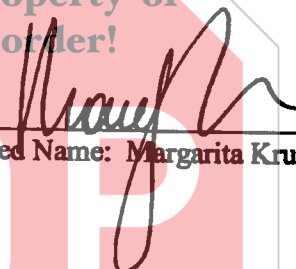
IN WITNESS WHEREOF, The Bank of New York Mellon f/k/a The Bank of New York, as Indenture Trustee, pursuant to the applicable Indenture listed on Exhibit A hereto, and these present to be signed and acknowledged in its name and behalf by Loretta A. Lundberg its duly elected and authorized Managing Director and Steven Chrysanthis its duly elected and authorized Vice President this 11th day of June, 2012.

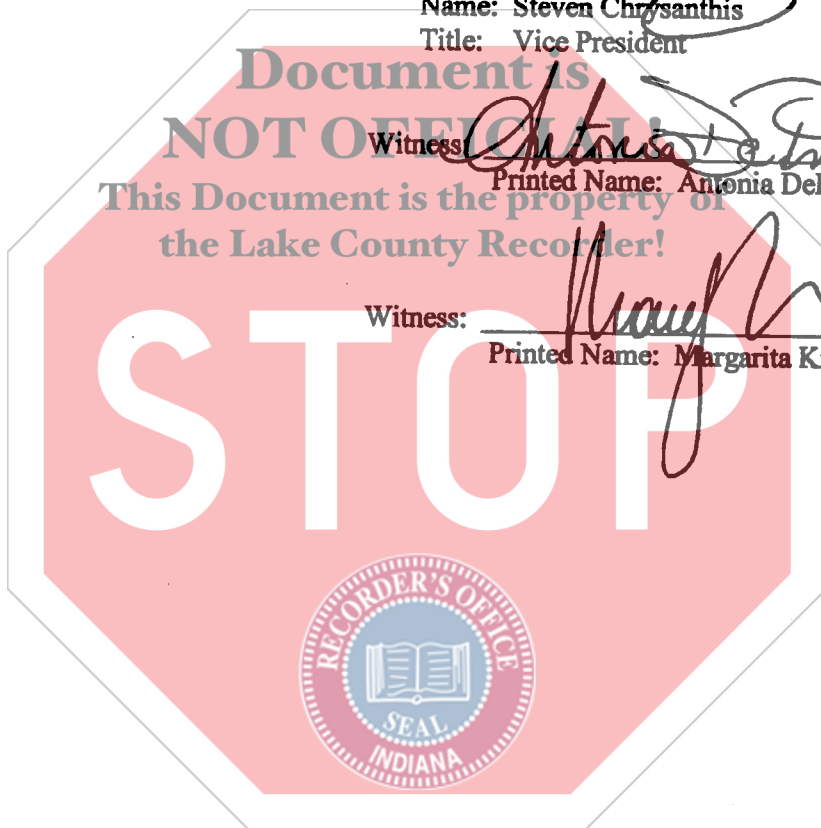
The Bank of New York Mellon, f/k/a, The Bank of New York as successor to JPMorgan Chase Bank, National Association, as Indenture Trustee

By: 
Name: Loretta A. Lundberg
Title: Managing Director

By: 
Name: Steven Chrysanthis
Title: Vice President

Witness: 
Printed Name: Antonia DePinto

Witness: 
Printed Name: Margarita Krupkina



ACKNOWLEDGEMENT

STATE OF NEW YORK §

COUNTY OF NEW YORK §

Personally appeared before me the above-named Loretta A. Lundberg and Steven Chrysanthis, known or proved to me to be the same persons who executed the foregoing instrument and to be the Managing Director and Vice President, respectively of The Bank of New York Mellon f/k/a The Bank of New York, as Indenture Trustee, and acknowledged that they executed the same as their free act and deed and the free act and deed of the Trustee.

Subscribed and sworn before me this 11th day of June, 2012

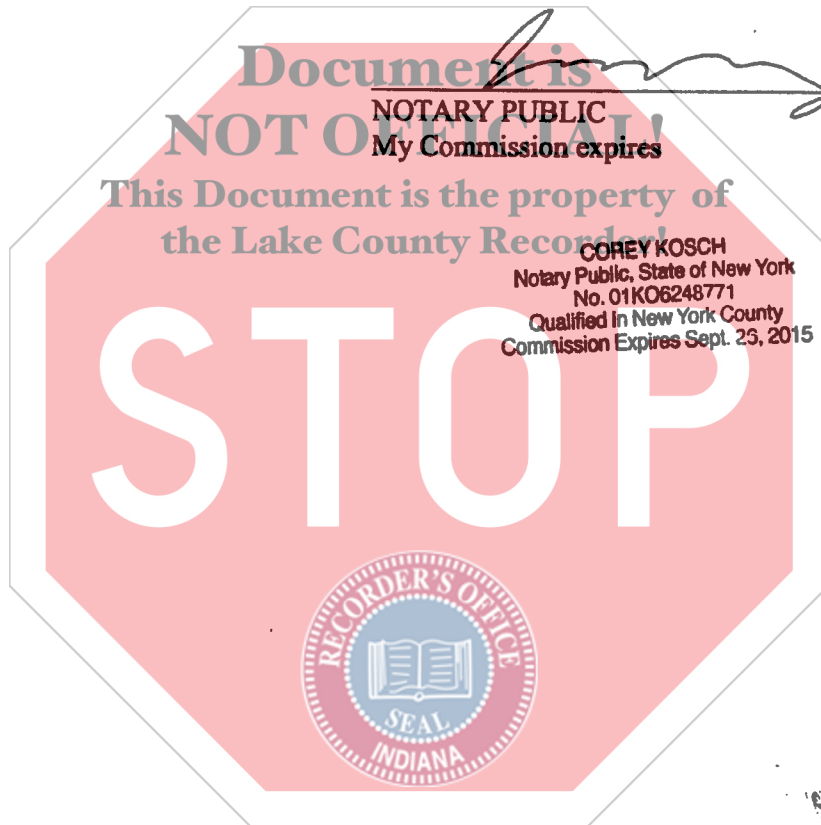


Exhibit A

ABFS Mortgage Loan Trust 2001-1, Mortgage-Backed Pass-Through Certificates, Series 2001-1

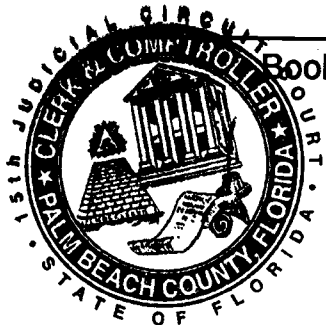
ABFS Mortgage Loan Trust 2001-2, Mortgage-Backed Pass -Through Certificates, Series 2001-2

ABFS Mortgage Loan Trust 2002-1, Mortgage-Backed Pass-Through Certificates, Series 2002-1

ABFS Mortgage Loan Trust 2002-2, Mortgage-Backed Pass-Through Certificates, Series 2002-2

ABFS Mortgage Loan Trust 2002-3, Mortgage-Backed Pass-Through Certificates, Series 2002-3

ABFS Mortgage Loan Trust 2002-4, Mortgage-Backed Pass-Through Certificates, Series 2002-4



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I hereby certify that the foregoing is a true copy of the record in my office this day, Jul 17, 2012.

Sharon R. Bock, Clerk Circuit Court, Palm Beach County, Florida

BY *Jenna Martine* Deputy Clerk