

OFB-86/0826

STATE OF NEW JERSEY
OFFICE OF THE COUNTY CLERK
COUNTY OF UNION
ELIZABETH, NJ



I, JOANNE RAJOPPI, County Clerk for the County of Union,

DO HEREBY CERTIFY, That the foregoing is a true and correct copy of a certain

list # 1999-20786
05/17/1999-20786
01:21 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MEL 13.50

POWER OF ATTORNEY

RESOURCE BANCSHARES MORTGAGE GROUP, INC.

TO

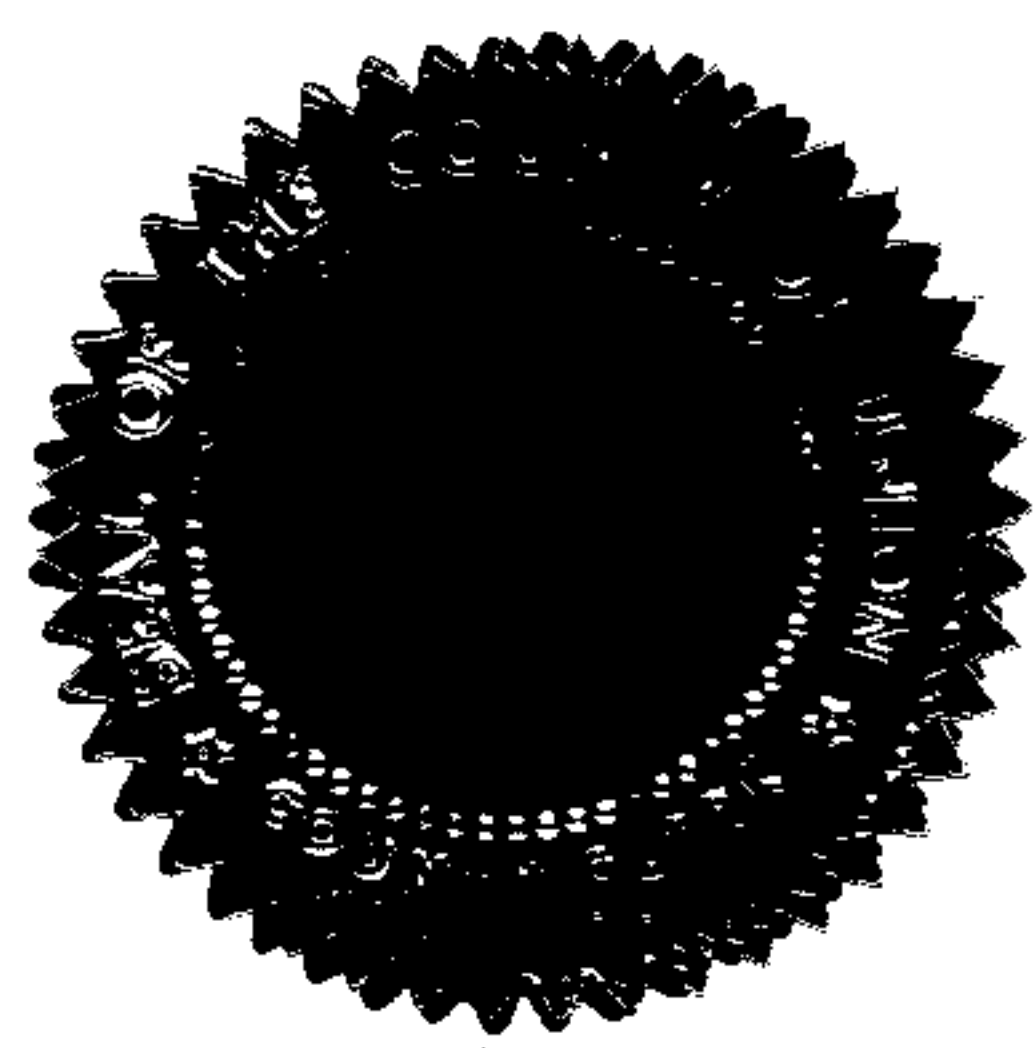
OCWEN FEDERAL BANK FSB

RECORDED IN UNION COUNTY DEED BOOK 4783, PAGE 268 ETC.

IN TESTIMONY WHEREOF, I have hereunto set my hand and

affixed the seal of said County, at Elizabeth, N.J.

this 24TH day of FEBRUARY 19 99



Joanne Rajoppi
JOANNE RAJOPPI, COUNTY CLERK

After Recording, Return To:
Richardson Consulting Group, Inc.
505A San Marin Drive, #110
Novato, CA 94945



Received & Recorded Deed
Union County, NJ Inst. # 63460
2/23/1999 16:08
Joanne Rajoppi Consider. .00
County Clerk RT Fee .00
Operator OLGA

Prepared By:
Ocwen Federal Bank, FSB
1665 Palm Beach Lakes Blvd., #105
West Palm Beach, FL 33401

RESOURCE BANCSHARES MORTGAGE GROUP, INC.

LIMITED POWER OF ATTORNEY

Resource Bancshares Mortgage Group, Inc. (hereinafter called "RBMG") hereby appoints Ocwen Federal Bank FSB, as its true and lawful attorney-in-fact to act in the name, place and stead of RBMG for the purposes set forth below. This limited power of attorney is given pursuant to a certain Residential Flow Servicing Agreement by and between RBMG and Ocwen Federal Bank FSB dated as of September 25, 1997 (the "Agreement") to which reference is made for the definition of all capitalized terms herein.

The said attorney-in-fact, is hereby authorized and empowered with respect to the performance of its obligations under the Agreement as to the Loans as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver Affidavits of Debt, Substitutions of Trustee, Substitutions of Counsel, Non-Military Affidavits, Notices of Recission, Foreclosure Deeds, Transfer Tax Affidavits, Affidavits of Merit, Verifications of Complaints, Notices to Quit, Bankruptcy Declarations for the purpose of filing motions to lift stays and other documents or notice filings on behalf of RBMG in connection with foreclosure, bankruptcy and eviction actions.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorneys-in-fact to do any act or execute any document on behalf of RBMG not described herein; nor waive in any way or amend the respective representations, warranties or covenants of the parties contained in the Agreement.

Dated: November 25, 1997

Witness:

Name: Kevin D. Hooker

Name: Andrea S. Hall

State of South Carolina)

County of Richland)

Resource Bancshares Mortgage Group, Inc.

By:

Name: Diane B. Cooper

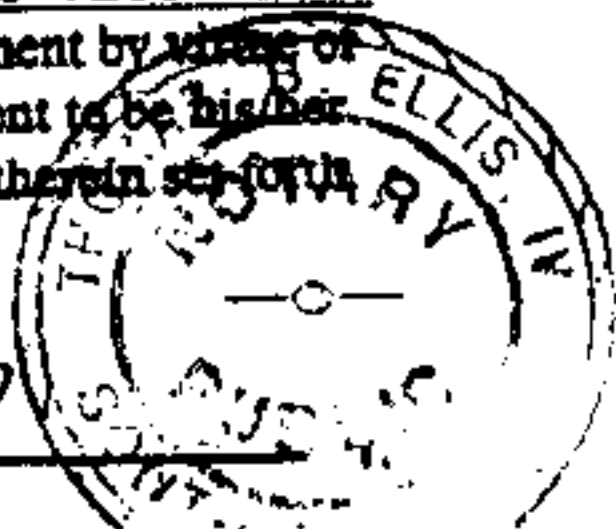
Title: Assistant Vice-President

BEFORE ME, Thomas B. Ellis, a Notary Public in and for the jurisdiction aforesaid, on this 25th day of November, 1997, personally appeared Diane B. Cooper who resides at Columbia, South Carolina and who is personally known to me (or sufficiently proven) to be an Assistant Vice-President of Resource Bancshares Mortgage Group, Inc. and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as a witness for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 25th day of November, 1997.

My Commission Expires: My Commission Expires May 27 2007

Notary Public for South Carolina



BB4783-0288

Inst # 1999-20786

05/17/1999-20786
01:21 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
13.50
DIG MEL

~~COURT EXPLORERS INC
ATTN TIM COLLINS
300 RECTOR PLACE
NEW YORK~~

Deed

NY 10280
Recording Fee
RT Fee

Inst. #
63460

Paid
17.00
.00

DB4783-0200

END OF DOCUMENT