



20040309000119810 Pg 1/5 23.00  
Shelby Cnty Judge of Probate, AL  
03/09/2004 09:59:00 FILED/CERTIFIED

POA # 29

**LIMITED POWER OF ATTORNEY**

Wells Fargo Bank Minnesota, N.A., a national banking association, (formerly known as Norwest Bank Minnesota, N.A.) (the "Company") hereby irrevocably constitutes and appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), and any other officer or agent thereof, with full power of substitution, as its true and lawful attorney-in-fact with full irrevocable power and authority in the place and stead of the Company and in the name of the company or in its own name from time to time in Ocwen's discretion, for the purpose of servicing mortgage loans, to take any and all appropriate action and to execute any and all documents and instruments which may be necessary or desirable to accomplish the purposes of servicing mortgage loans, and without limiting the generality of the foregoing, the Company hereby gives Ocwen the power and right, on behalf of the Company, without assent by the Company, to do the following, to the extent consistent with the terms and conditions of the Pooling and Servicing Agreements and the Servicing Agreements attached hereto as Exhibit A (the "Agreements"):

(A) to direct any party liable for any payment under any loans to make payment of any and all moneys due or to become due thereunder directly to Ocwen or as Ocwen shall direct and in the name of the Company or its own name, or otherwise, to take possession of and endorse and collect any checks, drafts, notes, acceptances, or other instruments for the payment of moneys due under any loans (including those related to mortgage insurance), to file and receive payment for any hazard insurance claim filing; (B) to execute substitutions of trustee, reconveyance documents, foreclosure documents, grant deeds, and other instruments conveying real property, including the execution, acknowledgement, delivery, filing, and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the properties, or any part thereof, with such clause or clauses, and agreement or agreements as the attorney in fact shall deem proper and expedient and such other documents as Ocwen deems necessary to carry out its obligations to service the mortgage loans; (C) to ask or demand for, collect, receive payment of and receipt for, any and all moneys, claims, and other amounts due or to become due at any time in respect of or arising out of any loans; (D) to commence and prosecute any suits, actions, or proceedings at law or in equity in any court of competent jurisdiction to collect the loans or any thereof and to enforce any other right in respect of any loans; and (E) generally, to do, at Ocwen's option, at any time, and from time to time, all acts and things which Ocwen deems necessary to protect, preserve, or realize upon the loans and the liens thereon and to effect the intent of the Agreements all as fully and effectively as the Company might do.

5

Beals & Assoc.

Company hereby ratifies all that said attorneys shall lawfully do or cause to be done by virtue hereof. This power of attorney is a power coupled with an interest and shall be irrevocable.

DATED this 16<sup>th</sup> day of December, 2002.

Wells Fargo Bank Minnesota, N.A., a national banking association

By: *[Signature]*  
Diane TenHoopen  
Its: Vice President

Witness *[Signature]*  
Cheryl Bohn

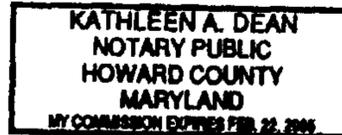
Witness *[Signature]*  
David Traficanti

STATE OF MARYLAND  
COUNTY OF HOWARD

On this 16th day of December, 2002 before me, the undersigned, a notary public, personally appeared Diane TenHoopen, Vice President of Wells Fargo Bank Minnesota, N.A., a national banking association, who resides at 9062 Old Annapolis Road Columbia, Maryland, who is personally known to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in his/her capacities and that by their signatures on the instrument the persons of the entry upon behalf of which the persons acted, executed the instrument.

Witness my hand and official seal.

Signature *[Signature]*



**Exhibit A**

Ocwen Mortgage Loan Trust Asset-Backed Certificates, Series 1998-OAC1

Salomon Brothers Mortgage Securities VII, Inc., Floating Rate Mortgage Pass-Through Certificates, Series 1999-3

Southern Pacific Secured Assets Corporation, Mortgage Loan Asset-Backed Pass-Through Certificates, Series 1997-4, 1998-1, 1998-2

Southern Pacific Secured Assets Corporation, Collateralized Asset-Backed Notes Trust, Series 1998-H1

Amresco Residential Securities Corporation Mortgage Loan Trust 1998-3

Amresco Residential Securities Corporation Mortgage Loan Trust 1999-1

Fund America Investors Trust 1997-NMC1 Collateralized Mortgage Obligation Series 1997-NMC1 A/K/A National Mortgage Corporation, Phase 1997-NMC1

First Alliance Mortgage Loan Trust 1998-3, Mortgage Loan Asset-Backed Certificates, Series 1998-3

First Alliance Mortgage Loan Trust 1998-4, Mortgage Loan Asset Backed Certificates, Series 1998-4

First Alliance Mortgage Loan Trust 1999-1, Mortgage Loan Asset Backed Certificates, Series 1999-1

First Alliance Mortgage Loan Trust 1999-2, Mortgage Loan Asset Backed Certificates, Series 1999-2

First Alliance Mortgage Loan Trust 1999-3, Mortgage Loan Asset Backed Certificates, Series 1999-3

City Capital Home Loan Trust 1999-1 Asset-Back Notes, Series 1999-1

Delta Funding Home Equity Loan Trust 1994-2

Delta Funding Home Equity Loan Trust 1995-1

Delta Funding Home Equity Loan Trust 1995-2

Delta Funding Home Equity Loan Trust 1996-1

Delta Funding Home Equity Loan Trust 1996-2

Delta Funding Home Equity Loan Trust 1996-3

Delta Funding Home Equity Loan Trust 1997-1

**Exhibit A continued**

**Delta Funding Home Equity Loan Trust 1997-2**

**Delta Funding Home Equity Loan Trust 1997-3**

**Delta Funding Home Equity Loan Trust 1997-4**

**Delta Funding Home Equity Loan Trust 1998-1**

**Delta Funding Home Equity Loan Trust 1998-2**

**Delta Funding Home Equity Loan Trust 1998-3**

**Delta Funding Home Equity Loan Trust 1998-4**

**Delta Funding Home Equity Loan Trust 1999-1**

**Delta Funding Home Equity Loan Trust 1999-2**

**Delta Funding Home Equity Loan Trust 1999-3**

**Delta Funding Home Equity Loan Trust 2000-1**

**Delta Funding Home Equity Loan Trust 2001-1**

**Delta Funding Home Equity Loan Asset-Backed Certificates Series 2001-2**

**Asset Backed Securities Corporation Home Equity Loan Trust 2001-HE1**

**Amortizing Residential Collateral Trust, 2001-BC4**

**Home Equity Loan Asset Backed Certificates Series 2002-1**

**Renaissance HEL Trust 2002-3 Asset-Backed Certificates, Series 2002-3**

**Home Equity Loan Asset-Backed Certificates, Series 2002-2**

**Home Equity Loan Asset-Backed Certificates, Series 2002-3**

**Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC5**

**Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC6**

**Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC8**

**Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC9**

Renaissance Home Equity Loan Trust 2002-2.

Access Financial Mortgage Loan Trust 1996-3

Registered Holders and Structured Asset Securities Corporation Amortizing Residential  
Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC10



I hereby certify this document to be a true,  
correct and complete copy of the record  
filed in my office. Dated this 1st day  
of December, 2003.

Roger Desjarlais, County Administrator  
By Sandra Lee Thompson  
Deputy Clerk