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When Recorded Mail to:
OFB
Optima is.com
1920 Main St #450,
Irvine, CA 92614

LIMITED POWER OF ATTORNEY

The First National Bank Of Chicago, as trustee (hereinafter called "Owner") hereby appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Owner for the purposes set forth below.

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, 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 Owner in connection with foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Owner.
4. To do any other act or complete any other document that arises in the normal course of servicing.

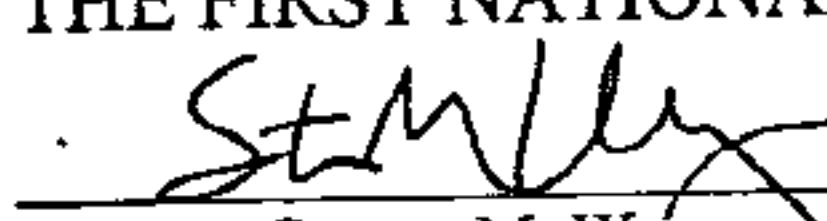
This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorneys-in-fact to do any act or execute any document on behalf of Owner not described herein.

Dated: May 10, 1999

THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE

Witness:


Name: Sandra L. Caruba


Name: Steven M. Wagner
Title: First Vice President


Name: Dawn P. Constantino

03/06/2000-06973
09:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 C11 11.00

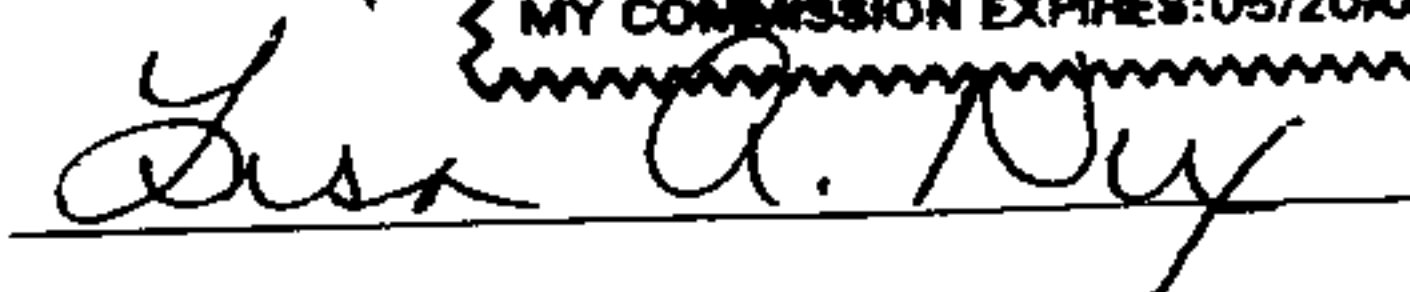
State of Illinois), County of Cook)

BEFORE ME, Lisa A. Nix, a Notary Public in and for the jurisdiction aforesaid, on this 10th day of May, 1999, personally appeared Steven M. Wagner who resides in Glen Ellyn, Illinois, and who is personally known to me (or sufficiently proven) to be a First Vice President of The First National Bank Of Chicago 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 First Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 10th day of May, 1999.



My Commission Expires: 05/20/02



Inst # 2000-06973

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03/06/2000-06973
09:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOE CJ1 11.00

STATE OF NEW YORK
COUNTY OF SUFFOLK

SS:

I, EDWARD P. ROMAINE, CLERK OF THE COUNTY OF SUFFOLK AND CLERK OF THE SUPREME COURT OF THE STATE OF NEW YORK IN AND FOR SAID COUNTY (SAID COURT BEING A COURT OF RECORD) DO HEREBY CERTIFY THAT I HAVE COMPARED THE ANNEXED COPY OF
DEED LIBER 11963 AT PAGE 729 RECORDED 05-19-99
AND THAT IT IS A JUST AND TRUE COPY OF SUCH ORIGINAL POWER OF ATTORNEY AND OF THE WHOLE THEREOF.

IN TESTIMONY WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED THE SEAL OF SAID COUNTY AND COURT THIS 19th DAY OF May 1999

Edward P. Romaine

CLERK