

POA# 1667

LIMITED POWER OF ATTORNEY

MorCap, Inc. (hereinafter called "Seller") 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 Seller for the purposes of carrying out Ocwen's duties and responsibilities as servicer and trustee's agent for loans sold by Seller to Southern Pacific Funding Corporation and Southern Pacific Secured Assets Corporation Series 1997-4, 1998-1, 1998-2 and 1998-HI. Without limiting the generality of the foregoing, Ocwen is 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 insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, 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 Seller in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Seller.
4. To do any other act or complete any other document that arises in the normal course of servicing.

Dated: 1/26, 2000.

Witness:

Marilyn L. Davis
Name: Marilyn L. Davis

Iris Mendoza
Name: Iris Mendoza

State of Florida),
County of Broward)

MORCAP, INC.

Jeffrey H. Beck
Name: Jeffrey H. Beck

Title: President

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

Inst # 2000-11906

04/11/2000-11906
11:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
8.50
001 SNA

BEFORE ME, Marilyn L. Davis, a Notary Public in and for the jurisdiction aforesaid, on this 26 day of January, 2000, personally appeared Jeffrey H. Beck who resides at 6555 North Powerline Road, Suite 408, Ft. Lauderdale, Florida 33309 and who is personally known to me (or sufficiently proven) to be a President of MorCap, Inc. and the person who executed the foregoing instrument by virtue of the authority vested in him and he did acknowledge the signing of the foregoing instrument to be his free and voluntary act and deed as a President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 26 day of January, 2000.

My Commission Expires:



MARILYN L. DAVIS
My Comm Exp. 10/15/2000
Bonded By Service Ins
No. CC593570
I Personally Know (1) (2) (3) (4) (5) (6) (7) (8) (9) (10)



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 11th day of February, 2000.
By Jeffrey H. Beck
Deputy Clerk