

POA # 0051

LIMITED POWER OF ATTORNEY

National Finance Corporation and its affiliates listed on Schedule A, (hereinafter called "Owner") hereby appoints Ocwen Federal Bank FSB (hereinafter called "Servicer"), as its true and lawful attorney-in-fact to act in the name, place and stead of Owner for the purposes set forth below. This limited power of attorney is given pursuant to a certain Loan Servicing Agreement by and between Owner and Servicer dated August 29, 1997 to which reference is made for the definition of all capitalized terms herein.

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

- 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.
- 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 Seller 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 Seller not described herein.

Dated: 16 January, 1998.

Witness:

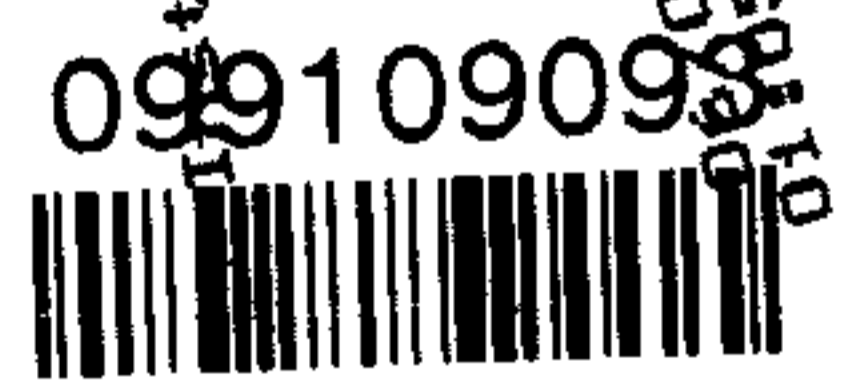
[Signature]
Name:
[Signature]
Name:

National Finance Corporation
and its affiliates
[Signature]
Name: Gerald J. Gray
Title: Senior Vice President/
Chief Financial Officer

Record & Return To:
Diane F. Proffersand
300 Haverford Place
New York, NY 10280
(212) 645-6324

000354
09/2000-19440
5:05 PM CERTIFIED
JUDGE OF PROBATE
SARATOGA COUNTY, NY
SAR 2002

J. Patrick Kelly El Paso Cty, CO
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State of New York, County of SARATOGA

BEFORE ME, Ann M. Luse, a Notary Public in and for the jurisdiction aforesaid, on this 16th day of January, 1998, personally appeared Gerald J. Gray, who resides at National Finance Corporation, 21 Corporate Drive, Clifton Park, New York, 12065 and who is personally known to me to be a Senior Vice President/Chief Financial Officer of National Finance Corporation and its affiliates 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 Senior Vice President/Chief Financial Officer for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 16th day of January, 1998.

[Signature]
My Commission Expires:



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 2nd day of Feb., 1998.
By [Signature] Deputy Clerk

ANN M. LUSE
Notary Public, State of New York
No. 01LU5068927
Qualified in Saratoga County
My Commission Expires October 7, 1998

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Schedule A

STATE	NAME				
Alabama	National Finance Corporation				
Arizona	National Finance Corporation				
Arkansas	National Finance Corporation				
California	To Be Determined				
Colorado	N.F.C. of Denver, Inc.				
Connecticut	National Finance Corporation				
Delaware	National Finance Corporation				
District of Columbia	National Finance Corporation				
Florida	N.F.C. of Orlando				
Georgia	National Finance Corporation				
Idaho	National Finance Corporation				
Illinois	N.F.C. of Illinois				
Indiana	National Finance Corporation				
Iowa	National Finance Corporation				
Kansas	National Finance Corporation				
Kentucky	National Finance Corporation d/b/a N.F.C. of Kentucky, Inc.				
Louisiana	National Finance Corporation				
Maine	National Finance Corporation				
Maryland	National Finance Corporation N.F.C. d/b/a National Funding Group				
Massachusetts	N.F.C. of Michigan, Inc.				
Michigan	National Finance Corporation				
Minnesota	National Finance Corporation				
Mississippi	To Be Determined				
Missouri	National Finance Corporation				
Montana	To Be Determined				
Nebraska	National Finance Corporation				
New Hampshire	N.F.C. of New Hampshire				
New Jersey	National Finance Corporation				
New Mexico	N.F.C. of New Mexico, Inc.				
New York	National Finance Corporation				
North Carolina	National Finance Corporation				
North Dakota	N.F.C. Home Equity of North Dakota				
Ohio	National Finance Corporation				
Oklahoma	To Be Determined				
Oregon	To Be Determined				
Pennsylvania	To Be Determined				
Rhode Island	N.F.C. of Rhode Island, Inc.				
South Carolina	N.F.C. of South Carolina, Inc.				
South Dakota	N.F.C. of South Dakota, Inc.				
Tennessee	National Finance Corporation				
Texas	To Be Determined				
Utah	N.F.C. of Utah, Inc.				
Vermont	To Be Determined				
Virginia	National Finance Corporation				
Wisconsin	National Finance Corporation				
West Virginia	To Be Determined				
Wyoming	National Finance Corporation				

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12:00
 COUNTY JUDGE OF PROBATE
 M. P. P. 500/600
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The Person who will be signing the PQA's is Gerald J. Gray, Senior Vice President/Chief Financial Officer

Wk can be

WATSON TITLE INSURANCE, INC.
 2400 EAST COMMERCIAL BLVD.
 SUITE 211
 FT. LAUDERDALE, FL 33308

RECORDED IN THE OFFICIAL RECORDS BOOK
 OF BROWARD COUNTY, FLORIDA
 COUNTY ADMINISTRATOR