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Irvine, CA 92614

OFBRP Loan #: 99512923
POA Loan #: 1569

Inst # 2001-43264

10/05/2001-43264
09:03 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
14.00

Document Title

LIMITED POWER OF ATTORNEY

SHELBY, AL

Name of Grantor/Assignor: WESTERN UNITED LIFE ASSURANCE COMPANY

Name of Grantee/Assignee: OCWEN FEDERAL BANK FSB

**PLEASE DO NOT REMOVE THIS COVER PAGE. THIS IS PART OF THE
DOCUMENT. THIS IS PAGE ONE OF THE LIMITED POWER OF ATTORNEY.
PLEASE PROVIDE RECORDING INFORMATION ON THIS PAGE.**

POA#: 1569

LIMITED POWER OF ATTORNEY

Western United Life Assurance Company (hereinafter called "Prior Servicer") 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 Prior Servicer 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 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 Prior Servicer in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Prior Servicer.
4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes Ocwen to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing

Dated: August 13, 2001.

Witness:

Candy L Beckman
Name: *Candy L Beckman*
Reuel Swanson
Name: *Reuel Swanson*

State of Washington), County of Spokane)

WESTERN UNITED LIFE ASSURANCE COMPANY

Reuel Swanson
Name: Reuel Swanson
Title: Secretary

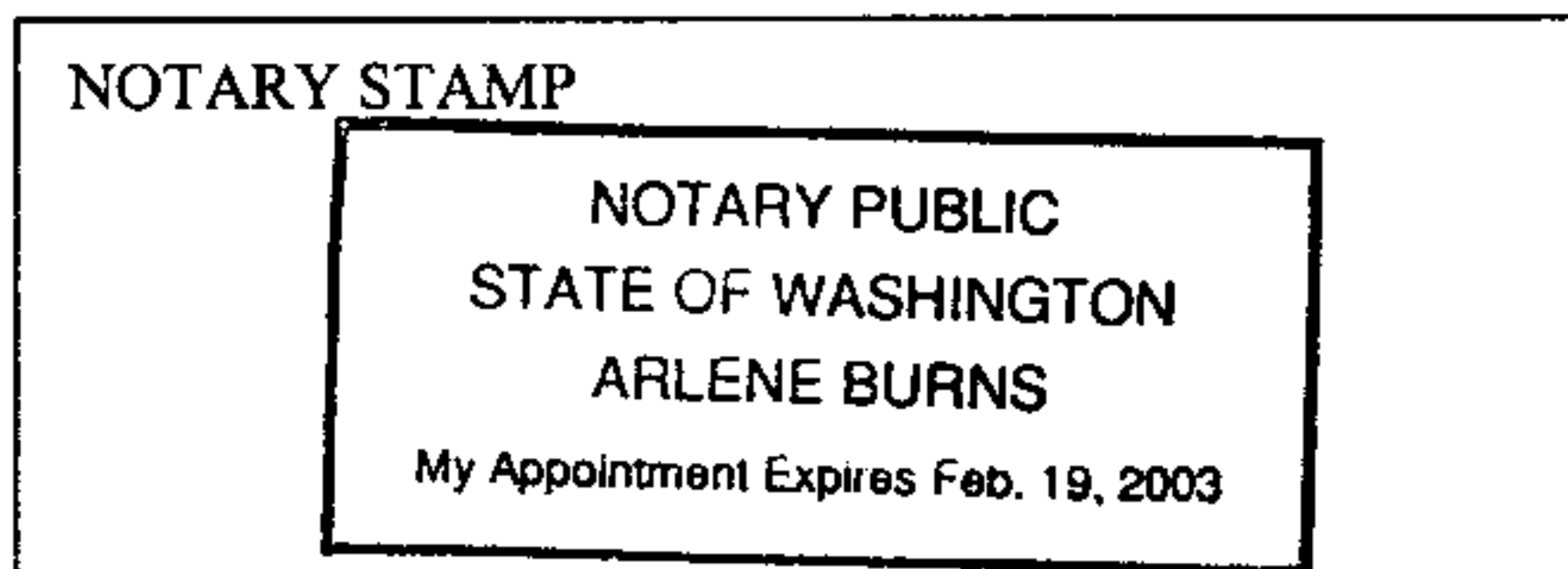
Prepared & Requested by Pat Belanger of
Ocwen Federal Bank at 1665 Palm Beach
Lakes, W. Palm Beach, FL 33401

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BEFORE ME, Arlene Burns, a Notary Public in and for the jurisdiction aforesaid, on this 13th day of August, 2001, personally appeared Reuel Swanson who resides at Spokane, Washington and who is personally known to me (or sufficiently proven) to be the Secretary of Western United Life Assurance Company 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 Secretary for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 13th day of August, 2001.

Arlene Burns
My Commission Expires: 02/19/03



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