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2000 JUN 05 09:33 AM BK 2294 PG 566

J. K. "BUDDY" IRBY
CLERK OF CIRCUIT COURT
ALACHUA COUNTY, FLORIDA
CLERK3 Receipt#017506

RECORD AND RETURN TO:
Cendant Mortgage Corporation
6000 Atrium Way
Mt. Laurel, New Jersey 08054
Attn: Karen Ziegler, Mail Stop SV03

Record and Return To:
Cendant Mortgage Corp
4001 Leadenhall Road
Mt. Laurel, NJ 08054

20030709000432190 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
07/09/2003 08:52:00 FILED/CERTIFIED

Limited Power Of Attorney

(REMIC LOANS)

KNOW ALL MEN BY THESE PRESENTS, that Merrill Lynch Credit Corporation ("MLCC"), a Delaware corporation, having its principal place of business at 4802 Deer Lake Drive East, Jacksonville, Florida 32246, hereby constitutes and appoints Cendant Mortgage Corporation ("Cendant"), a New Jersey corporation, having offices at 6000 Atrium Way, Mt. Laurel, New Jersey 08054, by and through its officers, its true and lawful Attorney-in-Fact, in its name, place and stead and for its benefit, in connection with mortgage loans subserviced by Cendant for MLCC pursuant a certain Securitized Loan Primary Servicing Agreement, dated as of January 28, 2000, for the following purposes only:

(1) Preparing, executing and delivering satisfactions, cancellations, discharges, lost note instruments or releases of lien, and substitutions of trustees under deeds of trust in connection with loans for which Cendant has received full payment of all outstanding sums due and owing;

(2) Executing assignments of mortgages, deeds of trust, deeds to secure debt and other security instruments securing said promissory notes in connection with loans for which Cendant has received full payment of all outstanding amounts due and owing; and

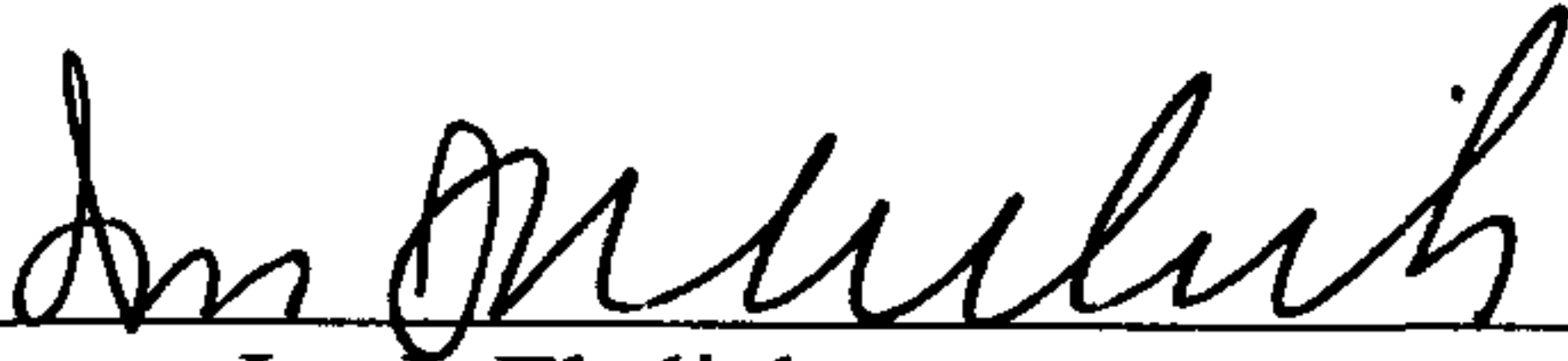
(3) Endorsing insurance proceeds checks and mortgage payment checks to the order of Cendant.


MLCC further grants to Cendant full power and authority to do and perform all acts necessary for Cendant to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as MLCC might or could do with the same validity as if all and every such act had been herein particularly stated, expressed and especially provided for, and hereby ratifies and confirms all that Cendant shall lawfully do by virtue of the powers and authority granted and contemplated hereby. This Limited Power of Attorney shall remain in full force and effect until December 31, 2002, unless revoked in writing by MLCC prior thereto.

✓
Americas First FCU

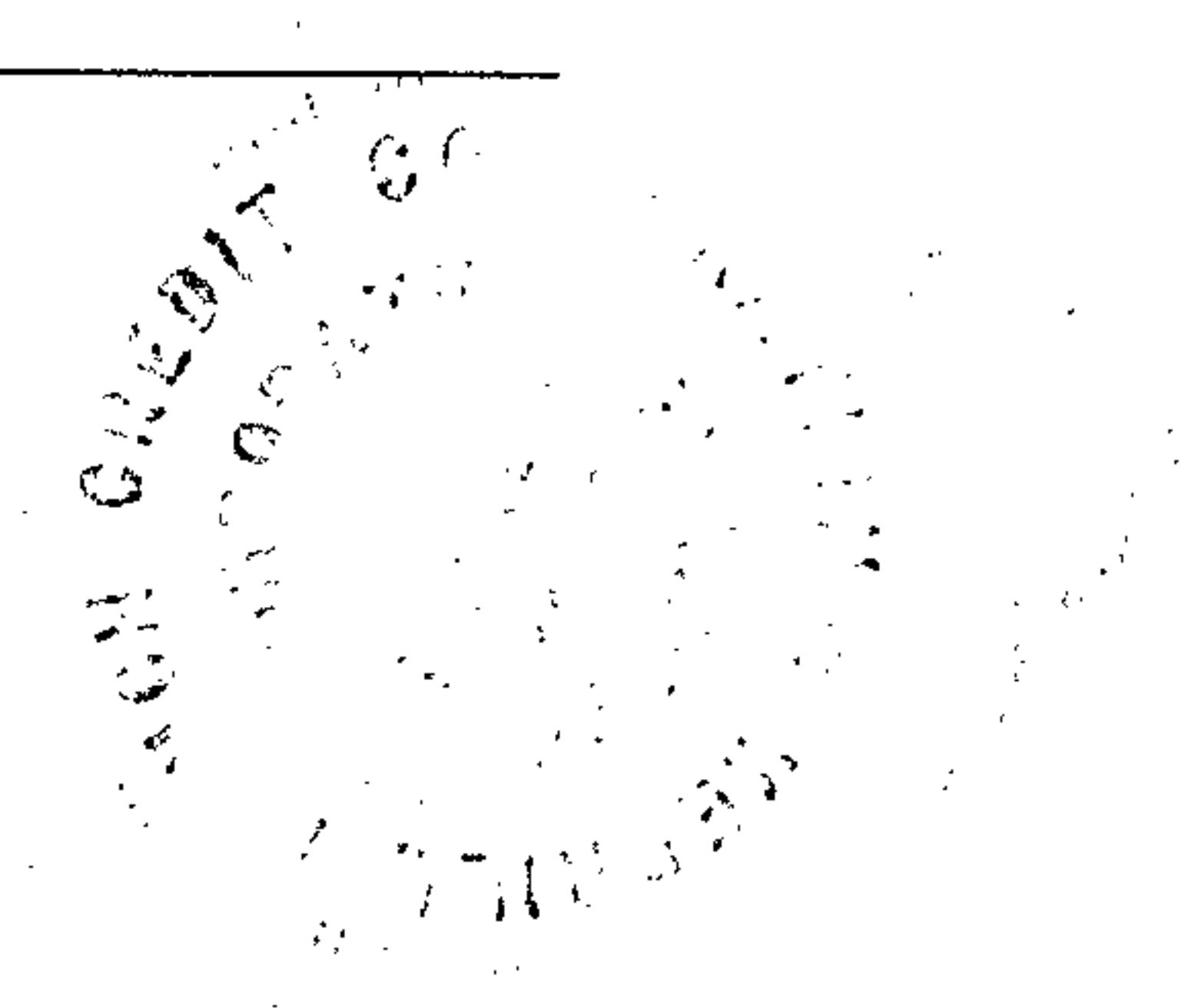
Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney, and may be satisfied that this Limited Power of Attorney has not been revoked by MLCC.

MERRILL LYNCH CREDIT CORPORATION

By: 
Name: Ira J. Ehrlich
Title: Vice President

ATTEST: 
Name: Valerie L. Patrick
Title: Assistant Secretary

(Corporate Seal)



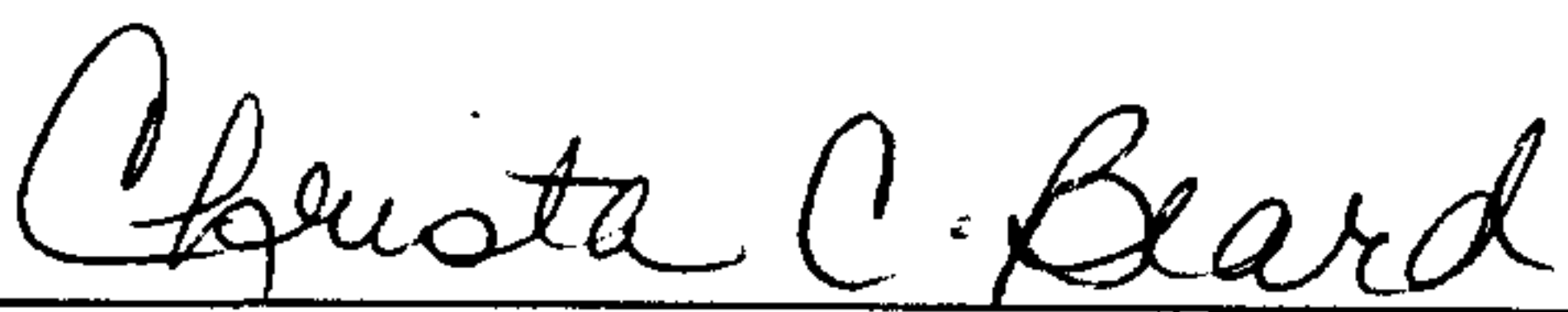
STATE OF FLORIDA

COUNTY OF DUVAL

20030709000432190 Pg 2/2 14.00
Shelby Cnty Judge of Probate, AL
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On this 1st day of May 2000, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Ira J. Ehrlich and Valerie L. Patrick, personally known to me to be the persons who executed the within instrument as Vice President and Assistant Secretary, respectively, on behalf of the corporation therein named, and they duly severally acknowledged that said instrument is the act and deed of said corporation, and that they, being authorized to do so, executed and delivered said instrument and affixed the corporate seal thereto for the purposes therein contained.

Witness my hand and official seal.


Notary Public, State of Florida

My Commission Expires: 7-28-2000

Prepared By:
Ira J. Ehrlich
Merrill Lynch Credit Corporation
4802 Deer Lake Drive East
Jacksonville, FL 32246



Christa C. Beard
MY COMMISSION # CC549698 EXPIRES
July 28, 2000
BONDED THRU TROY FAIR INSURANCE, INC.