

20041213000679380 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
12/13/2004 10:09:00 FILED/CERTIFIED

POA#: 1671

LIMITED POWER OF ATTORNEY

Bank One, National Association, f/k/a The First National Bank of Chicago, as trustee (hereinafter called "Trustee") 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 Trustee 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 Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Trustee.
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: May 6, 2002

BANK ONE, NATIONAL ASSOCIATION F/K/A
THE FIRST NATIONAL BANK OF CHICAGO
AS TRUSTEE

Witness:

D.R. Petroski
Name: D.R. Petroski

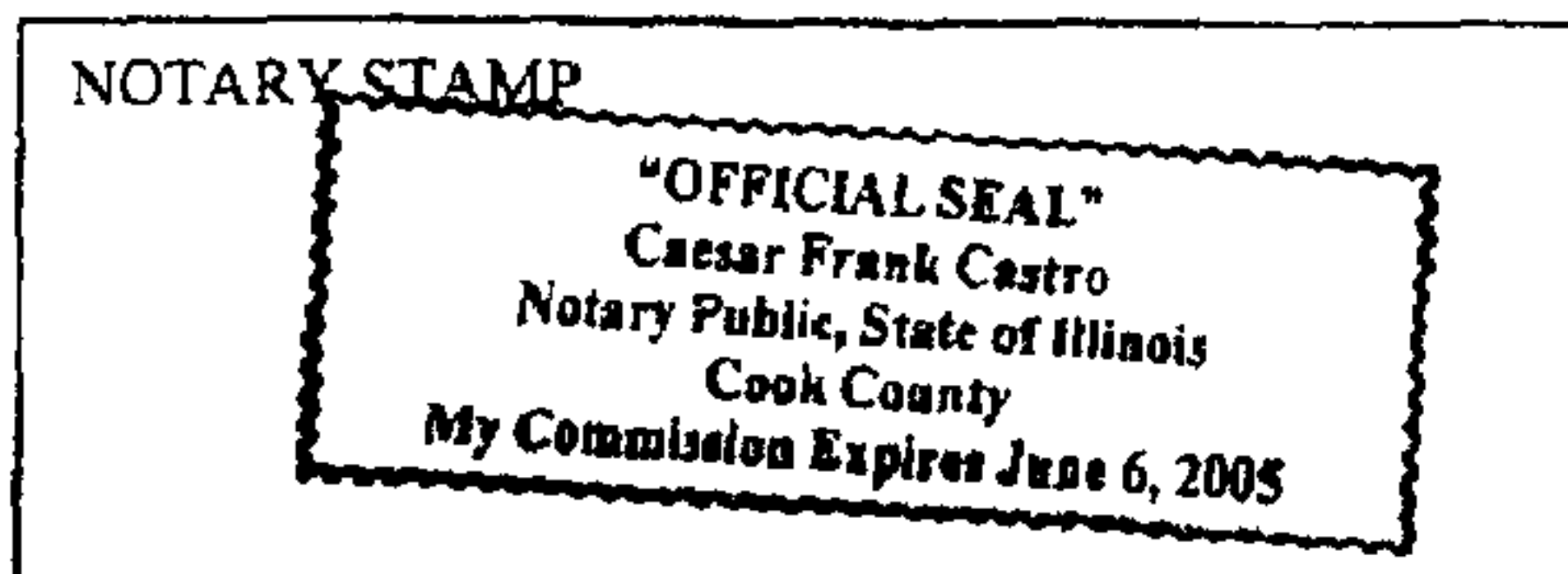
L. Dillard
Name: L. Dillard
Title: First Vice President

D.R. Coulson
Name: D.R. Coulson

State of Illinois)
County of Cook)

BEFORE ME, Caesar Frank Castro, a Notary Public in and for the jurisdiction aforesaid, on this 6th day of May, 2002, personally appeared L. Dillard who resides at 70 W. Madison, Chicago, Illinois and who is personally known to me (or sufficiently proven) to be a First Vice President of Bank One, National Association, f/k/a The First National Bank of Chicago, as Trustee 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.

Caesar Frank Castro
Witness my hand and official seal this 6th day of May, 2002.
My Commission Expires:



When Recorded Mail To:
Financial Dimensions, Inc.
1400 Lebanon Church Road
Pittsburgh, PA 15236

221 850



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 22 day of May, 2002.
By Roger Desjarlais County Administrator
By [Signature] Deputy Clerk