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INSTR # 100000227
OR BK 30149 PG 1891
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COMMISSION
BROWARD COUNTY
DEPUTY CLERK 1038

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DOCUMENT COVER PAGE

Document Title: LIMITED POWER OF ATTORNEY

Executed By: RESOURCE BANCSHARES MORTGAGE GROUP, INC.

To: OCWEN FEDERAL BANK FSB

Brief Legal Description: NOT APPLICABLE
(if applicable)

Return Recorded Document to:

Prepared & Requested by Daniel Degolyer
of Ocwen Federal Bank at 1665 Palm
Beach Lakes, W. Palm Beach, FL 33401
When Recorded Mail to: OFB
Optima is.com @ 1920 Main St #450,
Irvine, CA 92614

Ref.

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FILED
Horry County, S.C.

99 MAY 11 AM 9:55

R.M.C.

RESOURCE BANCSHARES
MORTGAGE GROUP, INC.

RBMG-Horry-SC
POA 8622458

LIMITED POWER OF ATTORNEY

Resource Bancshares Mortgage Group, Inc. (hereinafter called "RBMG") hereby appoints Ocwen Federal Bank FSB, as its true and lawful attorney-in-fact to act in the name, place and stead of RBMG for the purposes set forth below. This limited power of attorney is given pursuant to a certain Residential Flow Servicing Agreement by and between RBMG and Ocwen Federal Bank FSB dated as of September 25, 1997 (the "Agreement") to which reference is made for the definition of all capitalized terms herein.

The said attorney-in-fact, is hereby authorized and empowered with respect to the performance of its obligations under the Agreement as to the Loans as follows:


1. 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.
2. 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 RBMG in connection with foreclosure, bankruptcy and eviction actions.

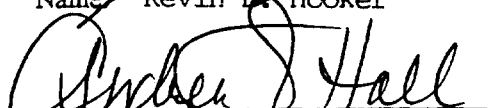
This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorneys-in-fact to do any act or execute any document on behalf of RBMG not described herein; nor waive in any way or amend the respective representations, warranties or covenants of the parties contained in the Agreement.

Dated: November 25, 1997

Resource Bancshares Mortgage Group, Inc.

Witness: 
Name: Kevin D. Hooker

By: 
Name: Diane B. Cooper
Title: Assistant Vice-President


Name: Andrea S. Hall

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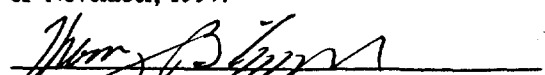
State of South Carolina)
County of Richland)

BEFORE ME, Thomas B. Ellis, a Notary Public in and for the jurisdiction aforesaid, on this 25th day of November, 1997, personally appeared Diane B. Cooper who resides at Columbia, South Carolina and who is personally known to me (or sufficiently proven) to be an Assistant Vice-President of Resource Bancshares Mortgage Group, Inc. 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 fee and voluntary act and deed as a witness for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 25th day of November, 1997.

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My Commission Expires: My Commission Expires May 27, 2007


Notary Public for South Carolina

OR BK 30149 PG 1892

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I hereby certify this document to be a true,
correct and complete copy of the record
filed in my office. Dated this 3 day
of January, 2000

By [Signature]
Deputy Clerk

State of Oregon, County of Klamath
Recorded 2/28/00, at 9:07a .m.
In Vol. M00 Page 5990
Linda Smith,
County Clerk Fee \$ 3.00