

LIMITED POWER OF ATTORNEY

POA#: 1700

KNOW ALL PERSONS BY THESE PRESENTS, that the FEDERAL DEPOSIT INSURANCE CORPORATION, a Corporation organized and existing under an Act of Congress, hereinafter called the "FDIC", acting in its Receivership capacity as Receiver for First National Bank of Keystone ("Keystone").

WHEREAS, Ocwen Federal Bank FSB, designates each of the following Individuals ("Individuals" or the "Individual") for the sole purpose of executing the documents outlined below:

Ronald Faris
Arthur J. Castner
Margery Rotundo
Paul Neff
Chris Kennedy
Donna McPeck

Scott Conradson
Scott Anderson
Brian Vanscoy
Teresa Bratcher
Karen Kettle
Vickie Pruitt

WHEREAS, the undersigned has full authority to execute this instrument on behalf of the FDIC under Section C-17 of the Resolution of the FDIC's Board of Directors dated May 6, 1997, bearing Corporate Seal No. 063808.

NOW, THEREFORE, FDIC grants to each Individual the authority, subject to the limitations herein, 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, partial or total satisfaction/release/reconveyances or deed of trust/mortgage, UCC transfer documents, subordinations, 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 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 filing on behalf of Keystone in connection with foreclosure, bankruptcy and eviction actions;

(3) To endorse any checks or other instruments received by Ocwen and made payable to the First National Bank of Keystone;

Ocwen/Keystone/Power of Attorney
11/01/01/Page 1

RECORD AND RETURN TO:
COURT EXPLORERS
111 JOHN STREET
SUITE 645
NEW YORK, NY 10038

0002295

31
+20 NS

COMMISSION BROWARD COUNTY DEPUTY CLERK 2030

CL 2002104632

DR 2066/2905

42312

FDIC further grants to each Individual full power and authority to do and perform all acts necessary to carry into effect the powers granted by or under this limited power of attorney as fully as FDIC 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.

This Power of Attorney shall be effective November 1, 2001, and shall continue in full force and effect through November 1, 2002 unless otherwise terminated by any official of the FDIC authorized to do so by the Board of Directors.

IN WITNESS WHEREOF, the FDIC, by its duly authorized officer empowered by appropriate resolution of its Board of Directors, has caused these presents to be subscribed in its name this 6 day of November, 2001.

**FEDERAL DEPOSIT INSURANCE
CORPORATION**

By: Sharon K. Allen
Name: Sharon K. Allen
Title: Supervisory Specialist
Dallas Field Operations

(CORPORATE SEAL)

069823

ATTEST: Valerie J. Best
Name: VALERIE J. BEST
Title: ASSISTANT EXECUTIVE SECRETARY

Signed, sealed and delivered
in the presence of:

Robert A. Stone

Witness

Shirley F. Alston

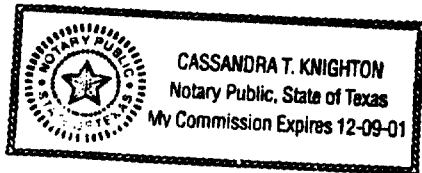
Witness

42313

STATE OF TEXAS

COUNTY OF DALLAS

On this 6 day of November, 2001, before me, a Notary Public in and for the State of Texas appeared Sharon K. Allen, to me personally known, who, being by me first duly sworn did depose that she is the Supervisory Specialist/Customer Service, Dallas Field Operations Branch of the Federal Deposit Insurance Corporation (the "Corporation"), in whose name the foregoing Limited Power of Attorney was executed and subscribed, and the said Limited Power of Attorney was executed and subscribed on behalf of the said Corporation by due authority of the Corporation's Board of Directors, and the said Sharon K. Allen acknowledged the said Limited Power of Attorney to be the free act and deed of said Corporation.



Cassandra T. Knighton
 Notary Public
 My Commission expires: 12-09-01

UNITED STATES OF AMERICA

CL 2002104632

OR 2066/290

DISTRICT OF COLUMBIA

On this 30th day of November, 2001, before me, Notary Public in and for the District of Columbia, personally appeared Valerie J. Best, to me known personally, who being by me first duly sworn did depose that she is Assistant Executive Secretary, of the Federal Deposit Insurance Corporation, the Corporation in whose name the foregoing Power of Attorney has been subscribed, who further said that the seal affixed to the said Power of Attorney is the corporate seal of the said Federal Deposit Insurance Corporation, and that the said Power of Attorney was subscribed on behalf of the said Corporation and its seal thereto affixed by due authority of the Corporation's Board of Directors, and the said Valerie J. Best, acknowledge the said Power of Attorney to be the free act and deed of the said Corporation.

Bonnie Sue O'Neil
 Notary Public, District of Columbia
 United States of America
 My commission expires: February 28, 2002

State of Oregon, County of Klamath
 Recorded 07/29/2002 9:04 a. m.
 Vol M02, Pg 42311-13
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 3
20 NS



I hereby certify this document to be a true correct and complete copy of the record filed in my office. Dated this 28 day of February, 2002.
 By [Signature]

Deputy Clerk