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State of Oregon, County of Klamath Recorded 10/29/2002 /0:28 m. Vol M02, Pg 6/737-39 Linda Smith, County Clerk Fee \$ 3/\$\infty\$ # of Pgs 3

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SPACE ABOVE THIS LINE FOR RECORDER'S USE\_

## LIMITED POWER OF ATTORNEY

Wells Fargo Bank Minnesota, N.A., a national banking association, (formerly known as Norwest Bank Minnesota, N.A.) organized and existing under the laws of the United States hereby constitutes and appoints Option One Mortgage Corporation ("Option One"), a California Corporation, and in its name, aforesaid acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or of Holders. This Power of Attorney is being issued in connection with Option One's responsibilities to service certain mortgage loans (the "Loans") held by Wells Fargo Bank Minnesota, N.A. in its capacity as Trustee for Option One Mortgage Acceptance Corporation, depositor, under the Pooling and Servicing Agreements attached hereto as Exhibit A (the "Agreements").

- Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by Wells Fargo Bank Minnesota, and to use or take any lawful means for recovery by legal process or otherwise.
- 2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or buildings thereon, as Wells Fargo Bank Minnesota, N.A. 's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or secure payment of a promissory note or performance of any obligation or agreement.
- 3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or Property, including but not limited to the execution of releases, satisfactions, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of Wells Fargo Bank Minnesota, N.A.
- 4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Witness my hand and seal this 5th of September, 2002

Attest: Diane, E. TenHoopen Assistant Secretary

Witness: Chris Urban

Witness: Randy Meekins

Wells Fargo Bank of Minnesota, N.A. as Trustee

Reid Denny, Vice President

FOR CORPORATE ACKNOWLEDGMENT

STATE OF Maryland COUNTY OF Howard

On this 5<sup>th</sup> day of September, 2002, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Reid Denny, and Diane E. TenHoopen, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President and Assistant Secretary respectively, of the corporation therein named, and acknowledged to me that such a corporation executed the within instrument pursuant to its bylaws or a resolution of the Board of Directors.

Witness my hand of official seal.

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KATHLEEN A. DEAN NOTARY PUBLIC HOWARD COUNTY MARYLAND

MY COMMISSION EXPIRES FEB. 22, 2005

\$K31.7

## **EXHIBIT A**

- 1. Option One Mortgage Loan Trust 1999-1, Asset Backed Certificate Series 1999-1
- 2.Option One Mortgage Loan Trust 1999-2 Asset-Backed Certificates Series 1999-2
- 3. Option One Mortgage Loan Trust Asset Backed Certificates Series 1999-3
- 4. Option One Mortgage Loan Trust 1999-A, Asset Backed Certificates, Series 1999-A
- 5. Option One Mortgage Loan Trust 1999-B; Asset-Backed Certificates Series 1999-B
- 6. Option One Mortgage Loan Trust Asset Backed Certificates Series 1999-C
- 7. Option One Owner Trust 2000-1 Mortgage Backed Notes
- 8. Option One Owner Trust 2000-2 Mortgage Backed Notes
- 9. Option One Owner Trust 2000-3 Mortgage Backed Notes
- 10. Option One Mortgage Loan Trust 2000-1
- 11. Option One Mortgage Loan Trust 2000-2 Asset Backed Certificates Series 2000-2
- 12. Option One Mortgage Loan Trust 2000-3
- 13. Option One Mortgage Loan Trust 2000-4 Asset-Backed Certificates, Series 2000-4
- 14. Option One Mortgage Loan Trust 2000-5, Asset-Backed Certificates, Series 2000-5
- 15. Option One Mortgage Loan Trust 2000-A
- 16. Option One Mortgage Loan Trust 2000-B Asset Backed Certificates Series 2000-B
- 17. Option One Mortgage Loan Trust 2000-C
- 18. Option One Mortgage Loan Trust 2000-D; Asset-Backed Certificates, Series 2000-D
- 19. First Franklin Mortgage Loan Trust 2000-FF1
- 20. Option One Mortgage Loan Trust 2001-1, Asset-Backed Certificates, Series 2001-1
- 21. Option One Mortgage Loan Trust 2001-A, Asset-Backed Certificates, Series 2001-A
- 22. Structures Asset Securities Corporation; Mortgage Pass-Through Certificates, Series 1999-BC4
- 23. Mesa Option One Trust 2001-2
- 24. First Franklin Mortgage Loan Trust 2001-FF1
- 25. Amortizing Residential Collateral Trust 2001-BC1
- 26. Option One Owner Trust Mortgage Backed Notes, Series 2001-2
- 27. Option One Owner Trust 2001-1A
- 28. Option One Mortgage Loan Trust 2001-2
- 29. Option One Mortgage Loan Trust 2001-B

- 30. Option One Owner Trust 2001-1B
- 31. Option One NIM Trust 2001-2
- 32. Option One NIM Trust 2001-1
- 33. Option One NIM Trust 2001-3
- 34. Option One Mortgage Loan Trust 2001-3
- 35. Option One Mortgage Loan Trust 2001-C
- 36. Option One Mortgage Loan Trust 2001-D
- 37. Option One Mortgage Loan Trust 2001-4
- 38. Option One NIM Trust 2001-4
- 39. Option One Mesa Trust 2001-5
- 40. Option One Mortgage Loan Trust 2002-1
- 41. Option One NIM 2002-1
- 42. Mesa 2002-1 Global Issuance Company HEL
- 43. CSFB ABSC 2001-HE3
- 44. Option One Mortgage Loan Trust 2002-A
- 45. Option One Mortgage Loan Trust 2002-2
- 46. American Residential Eagle Bond Trust 1999-2
- 47. Option One Mortgage Loan Trust 2002-3
- 48. Option One Mortgage Loan Trust NIM 2002-3
- 49. Option One Woodbridge Loan Trust 2002-1
- 50. First Franklin Mortgage Loan Trust 2002-FF1
- 51. First Franklin Mortgage Loan Trust NIM 2002-FF1
- 52. Option One Mortgage Loan Trust 2002-4
- 53. Option One Mortgage Loan Trust NIM 2002-4
- 54. Option One Mortgage Loan Trust 2002-5
- 55. Structured Asset Securities Corporation, Mortgage Pass Through Certificates, 2002-BC5 (ARC 2002-BC5)