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State of Oregon, County of Klamath
Recorded 09/16/03 12:11 P m
Vol M03 Pg 68808-09
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2

Document Title:

Limited Power of Attorney

WHEN RECORDED RETURN TO:

Financial Dimensions, Inc.
41 Terence Drive
Pittsburgh, PA 15236

OFB# 74,442

Grantor: HOME AMERICA FINANCIAL SERVICES

Grantee: OCWEN FEDERAL BANK FSB

DA#1670

68809

LIMITED POWER OF ATTORNEY

Home America Financial Services (hereinafter called "Seller") 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 Seller for the purposes of carrying out Ocwen's duties and responsibilities as servicer and trustee's agent for loans sold by Seller to Southern Pacific Funding Corporation and Southern Pacific Secured Assets Corporation Series 1997-4, 1998-1, 1998-2 and 1998-H1. Without limiting the generality of the foregoing, Ocwen is 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 Seller in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Seller.
4. To do any other act or complete any other document that arises in the normal course of servicing.

Dated: 2/2, 2000.

Witness:

Marilyn L. Davis
Name: Marilyn L. Davis

Iris Mendon
Name: Iris Mendon

State of Florida),
County of Broward)

HOME AMERICA FINANCIAL SERVICES, INC.

Jeffrey H. Beck
Name: Jeffrey H. Beck
Title: President

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

BEFORE ME, Marilyn L. Davis, a Notary Public in and for the jurisdiction aforesaid, on this 2 day of February, 2000, personally appeared Jeffrey H. Beck who resides at 6555 North Powerline Road, Suite 408, Ft. Lauderdale, Florida 33309 and who is personally known to me (or sufficiently proven) to be a President of Home America Financial Services and the person who executed the foregoing instrument by virtue of the authority vested in him and he did acknowledge the signing of the foregoing instrument to be his free and voluntary act and deed as a President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 2 day of February, 2000.

My Commission Expires:



My Comm. Exp. 11/11/01
Bonded By Service Inc.
No. C0898670
JL Notary Public (1) Other L.D.

TOM LAWLER, CLERK

2000 DEC 28 AM 8 00

FILED & RECORDED
CLERK SUPERIOR COURT
WINNETT COUNTY, GA.



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, 2000.
By Jeff Cherry
Deputy Clerk

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