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Recorded - Joan E. Gerdsen
Town Clerk

State of Oregon, County of Klamath
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Linda Smith, County Clerk
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LIMITED POWER OF ATTORNEY

Option One Mortgage Corporation (hereinafter called "Prior Servicer") 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 Prior Servicer 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 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 Prior Servicer in connection with foreclosure, bankruptcy and eviction actions.
- To endorse any checks or other instruments received by Ocwen and made payable to Prior Servicer.

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 Prior Servicer not described herein.

Name: Cathy Stein
Title: Assistant Secre

Dated: January 25 1999.

OPTIONONE MORTGAGE CORPORATION

Witness:

Name: Susan Elston 1

Name: John Hcheeley

State of California)

County of Los Angeles

BEFORE ME, Melissa Buchwald, a Notary Public in and for the jurisdiction aforesaid, on this day of January, 1999, personally appeared Cathy Stein who resides at 3 Ada, Irvine, CA and who is personally known to me (or sufficiently proven) to be an Assistant Secretary of Option One Mortgage Corporation and the person who executed the foregoing instrument by virtue of the authority vested in her and she did acknowledge the signing of the foregoing instrument to be her fee and voluntary act and deed as an Assistant Secretary for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 25 th day of J

My Commission Expires:

7/27/01



RECORD AND RETURN COURT EXPLORERS 300 RECTOR PLACE NEW YORK, NY 10280

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