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05/20/2002 02:32P



Shelley Vance-Gallatin Co MT PA 12.00

POA#: 1690

LIMITED POWER OF ATTORNEY Vol M04 Page 12938

MTC-64243

Bank of New York (hereinafter called "Trustee") 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 Trustee for the purposes set forth below. This limited power of attorney is given pursuant to a certain Servicing Rights Purchase Agreement by and between First Alliance Mortgage Company and Ocwen, to which reference is made for the definition of all capitalized terms herein.

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 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 Trustee.
4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes Ocwen to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing

Dated: August 14, 2000.

Witness:

Name: Joseph Furnari  
JOSEPH M. FURNARI

Name: Sameer Tikoo SAMEER TIKOO

State of New York, County of Bronx

Bank of New York, as trustee

Name: DAVID T. GRESSER  
Title: ASSISTANT TREASURER

Prepared & Requested by Pat Belanger of Ocwen Federal Bank at 1665 Palm Beach Lakes, W. Palm Beach, FL 33401

When Recorded Mail to: OFBRP  
Optima Information Solutions @  
1920 Main St. #450, Irvine, CA 92614

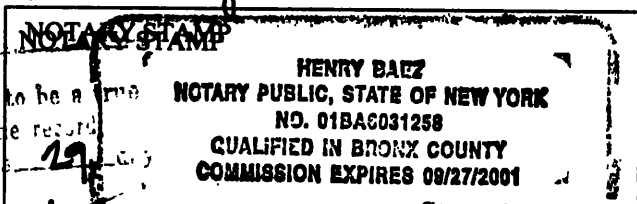
BEFORE ME, Henry Baez, a Notary Public in and for the jurisdiction aforesaid, on this 14 day of August, 2000, personally appeared David Gresser who resides at 101 Borchard St. and who is personally known to me (or sufficiently proven) to be a Assistant Treasurer of the Bank of New York and the person 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 free and voluntary act and deed as an Assistant Treasurer for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 14 day of August, 2000.

My Commission Expires:



I hereby certify this document to be a true correct and complete copy of the record filed in my office. Dated this 14 day of August, 2000.  
By: Henry Baez  
Deputy Clerk



State of Oregon, County of Klamath  
Recorded 03/05/2004 3:58 p.m.  
Vol M04 Pg 12938  
Linda Smith, County Clerk  
Fee \$ 2.00 # of Pgs 1

2:00 AM Return to: Mit-Sunriver

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COMMISSIONER KIMBERLY COUNTY DEPUTY CLERK 2005