

'04 MAY 11 AM 9:11

Vol M04 Page 28495

RECORDED AT THE REQUEST OF:
AMERICA'S SERVICING COMPANY

State of Oregon, County of Klamath
Recorded 05/11/2004 9:11 a m
Vol M04 Pg 28495 - 28500
Linda Smith, County Clerk
Fee \$ 46.00 # of Pgs 6

WHEN RECORDED, MAIL TO:

AMERICA'S SERVICING COMPANY
ATTN: LIEN RELEASE
MAC# X0702-013
4185 HALLMARK PARKWAY
SAN BERNARDINO, CA 92407

LIMITED POWER OF ATTORNEY

THIS PAGE WAS ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING
INFORMATION PER CALIFORNIA GOVERNMENT CODE, SEC. 27361.6

**LARRY WALKER**
Auditor/Controller - Recorder

P Counter

Doc#: 2004-0057392



Title:	1	Pages:	4
Fees			17.00
Taxes			0.00
Other			165.00
PRD			\$182.00

28496

RECORDED AT THE REQUEST OF:
WELLS FARGO HOME MORTGAGE

WHEN RECORDED, MAIL TO:

WELLS FARGO HOME MORTGAGE
ATTN: LIEN RELEASE
MAC# X0702-013
4185 HALLMARK PARKWAY
SAN BERNARDINO, CA 92407

LIMITED POWER OF ATTORNEY

(Print the title of the document in this area, exactly as it appears on the original)

**THIS PAGE WAS ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION PER CALIFORNIA
GOVERNMENT CODE, SEC. 27361.6**

Limited Power of Attorney

This Limited Power of Attorney is executed as of December 4, 2003, by **HOMEcomings FINANCIAL NETWORK, INC.**, having an office at 9350 Wixie Way, 1st Floor, San Diego, California 92123 ("Owner"), appointing as attorney-in-fact **WELLS FARGO HOME MORTGAGE, INC.**, having an office at 1 Home Campus, Des Moines, IA 50328 ("Wells").

RECITALS:

A. Owner and Wells entered into a Subservicing Agreement ("Servicing Agreement") effective as of December 1, 2003, pursuant to which Wells will service certain mortgage loans and/or REO Properties as more particularly described on the schedule provided to Wells by Owner (collectively, "Mortgage Loans") on behalf of the Owner;

B. In connection with Well's performance of such functions, Wells has requested that the Owner authorize Wells to execute certain documents on the Owner's behalf as further described herein.

Wells is authorized to act as attorney-in-fact in the following limited circumstances:

Owner hereby appoints Wells as its attorney-in-fact, with full power of substitution, to exercise at any time all or any of the following powers: (i) to execute on behalf of Owner any documents or instruments necessary to collect payments against, to liquidate or cancel any mortgage subject to the Servicing Agreement in accordance with such Servicing Agreement, and to otherwise manage and service the Mortgage Loans and properties in accordance with the Servicing Agreement; (ii) to execute on behalf of Owner any assignments, documents or instruments necessary to assign, convey, or otherwise transfer its interest in the Mortgage Loans as per the Servicing Agreement; (iii) to execute documents on behalf of Owner in connection with any bankruptcy or receivership of a mortgagor whose Mortgage Loan is subject to the Servicing Agreement; (iv) to execute on behalf of Owner any documents necessary to carry out foreclosure of any mortgaged property securing a Mortgage Loan subject to the Servicing Agreement, (v) to execute on behalf of the Owner any necessary documents to effectuate an eviction, unlawful detainer or similar dispossessory proceeding, and (vi) to execute on behalf of Owner any documents necessary for the offer, listing, closing of sale and conveyance of real estate owned ("REO") property in accordance with the terms of the Servicing Agreement. This limited power of attorney is not intended to extend the powers granted to Wells under the Servicing Agreement or to allow Wells to take any action with respect to a Mortgage Loan not authorized by the Servicing Agreement.

C. Owner represents that any bank, title company, courts, governmental agencies, or other institutions may rely on this Limited Power of Attorney in honoring the acts of Wells hereunder.

D. Wells hereby agrees to indemnify and hold the Owner and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by Wells of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney.

E. This Limited Power of Attorney is entered into and shall be governed by the laws of the state of California. To the extent permitted by other applicable law, the terms and provisions of this Agreement shall control in the event of any conflict between such terms or provisions.

F. This Limited Power of Attorney shall terminate on the termination of the Servicing Agreement and shall not apply to a Mortgage Loan that has been transferred into a security or otherwise conveyed to a third party by Owner.

IN WITNESS WHEREOF, the parties have executed this Limited Power of Attorney on the day and year first above written.

HomeComings Financial Network, Inc.

By: [Signature]
Title: SVP

Witness: Cuthbert Hurst

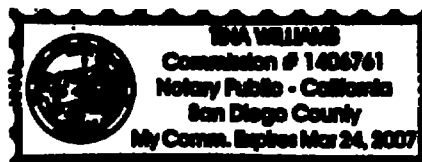
Witness: Nancy Kaeck

STATE OF CaliforniaCOUNTY OF San Diego

On the 4 day of December 2003, before me, a Notary Public in and for said State, personally appeared KARLYN R. KENT of HomeComings Financial Network, Inc. personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the preceding instrument and acknowledged to me that ~~they~~^{she} executed the same in their authorized capacities and that by their signature on the instrument the persons or the entities upon behalf of which the person acted, executed the instrument as of December 4, 2003.

WITNESS my hand and official seal.

Kim Williams
Notary Public



I hereby certify that this is a true copy of
the record consisting of 4 pages if the
seal of this office is impressed in purple ink.

28500

Larry Walker

LARRY WALKER
Auditor-Controller/Recorder
San Bernardino County, CA



FEB 24 2004