M05-67667

Klamath County, Oregon 10/28/2005 08:31:03 AM Pages 2 Fee: \$26.00

When Recorded Mail To: Financial Dimensions, Inc. 1400 Lebanon Church Road Pittsburgh, PA 15236

Document Title:

Limited Power of Attorney

When Recorded Return To: Financial Dimensions, Inc. 1400 Lebanon Church Road Pittsburgh, PA 15236

OFB#_336816

Grantor: Memo pairm Monnosce & SECURITIES Co.

Grantee: Ocwen Loan Servicing, LLC

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POA # 1831

LIMITED POWER OF ATTORNEY

METROPOLITAN MORTGAGE & SECURITIES, INC. (hereinafter called "Owner") hereby appoints Ocwen Loan Servicing, LLC, (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:

- 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.
- 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 Owner in connection with insurance, foreclosure, bankruptcy and eviction actions.
- To endorse any checks or other instruments received by Ocwen and made payable to Owner.
- 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.
- To do any other act or complete any other document that arises in the normal course of servicing

Dated: July 7, 2005. METROPOLITAN MORTGAGE & SECURITIES CO., INC. Witness

State of Washington), County of Spokane)

BEFORE ME, Stephanie M. Gregg, a Notary Public in and for the jurisdiction aforesaid, on this 7th day of July, 2005, personally appeared Maggie Lyons who resides at Hayden Lake, ID and who is personally known to me (or sufficiently proven) to be a CFO and Acting CEO of Metropolitan Mortgage & Securities Co., Inc. 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 free and voluntary act and deed as CFO and Acting CEO for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 7th day of July, 2005.

CREATED

OCT, 1ST 1915

NOTARY STAMP

When Recorded Mail To:

Financial Dimensions, Inc. 1400 Lebanon Church Road

Pittsburgh, PA 15236 336816

I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this day filed in my office.

Deputy Clerk