

2007-001690

Klamath County, Oregon



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Fee: \$36.00

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

485464

Document Title

**LIMITED POWER OF ATTORNEY**

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

Grantor:

THE BANK OF  
NEW YORK, AS TRUSTEE

Grantee: Ocwen Loan Servicing, LLC

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POA #1840

LIMITED POWER OF ATTORNEY

THE BANK OF NEW YORK, AS TRUSTEE (hereinafter called "Trustee") 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. Ocwen is the Servicer for many securitizations (the "Agreements" see Exhibit A attached for a listing) now in existence and that will be formed from time to time.

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 Owner in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Owner.
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
6. This Limited Power of Attorney may be revoked by written notice and shall, unless previously revoked by written notice to Ocwen, be valid and effective until 12/31/2006. Notwithstanding any provision of law or of anything herein included, this Limited Power of Attorney may not be delegated to any other person or institution.

Dated: AUG 27, 2006.

THE BANK OF NEW YORK, AS TRUSTEE

Witnesses:

Bina Islam  
Name: **BINA ISLAM**

Paul Catania  
Name: **PAUL CATANIA**  
ASSISTANT VICE PRESIDENT

Glenn E. Mitchell  
Name: **GLENN E. MITCHELL**  
Title: **VICE PRESIDENT**

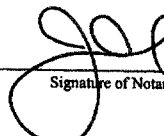
Mauro Palladino  
Name: **MAURO PALLADINO**  
Title: **MANAGING DIRECTOR**

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State of \_\_\_\_\_ }  
County of \_\_\_\_\_ } ss.

On the \_\_\_\_\_ day of AUG 24 in the year 2006, before me, the undersigned, a Notary Public in and for said state, personally appeared MAURO PALLARONE, personally known to me or proved to me on a basis of satisfactory evidence to be the individual(s), whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

**JAMES CURD**  
**NOTARY PUBLIC**  
**RICHMOND COUNTY**  
**STATE OF NEW YORK**  
**REGISTRATION #01CU6112189**  
**EXPIRES 06 / 28 / 2008**

  
\_\_\_\_\_  
Signature of Notary Public

OPTIONAL

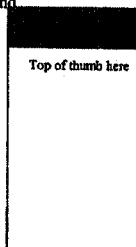
Though the information in this section is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document \_\_\_\_\_

Title or Type of Document: \_\_\_\_\_

Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_



**Exhibit "A"**

ABFS Mortgage Loan Trust 1998-4, Mortgage Backed Notes

ABFS Mortgage Loan Trust 1999-1, Mortgage Backed Notes

ABFS Mortgage Loan Trust 1999-4, Mortgage Backed Notes

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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 September, 2006  
By Elaine Thompson  
Deputy Clerk