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Financial Dimensions

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SUMTER COUNTY, FLORIDA
GLORIA HAYWARD, CLERK OF CIRCUIT COURT

Document Title:

Limited Power of Attorney

WHEN RECORDED RETURN TO:
Financial Dimensions, Inc. ✓
41 Terence Drive
Pittsburgh, PA 15236

When Recorded Mail To:
Financial Dimensions, Inc.
41 Terence Drive
Pittsburgh, PA 15236

70659

Grantor: The Bank of New York

Grantee: OCWEN FEDERAL BANK FSB

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When Recorded Mail To:
Financial Dimensions, Inc.
41 Terence Drive
Pittsburgh, PA 15236

Prepared & Requested by Pat Belanger of
Owen Federal Bank at 1665 Palm Beach
Lakes, W. Palm Beach, FL 33401
When Recorded Mail to: OCWEN
Optima Information Solutions @ 1700
Carnegie Ave. #200, Sta Ana, CA 92705

INSTR # 302734714
OR BK 34762 Pages 126 - 129
RECORDED 03/18/03 07:15:33
BROWARD COUNTY COMMISSION
DEPUTY CLERK 3125
#1, 4 Pages

SUMMIT COUNTY, FLORIDA
GLORIA HAYWARD, CLERK OF CIRCUIT COURT

POA#: 1566

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that The Bank of New York, a New York banking corporation organized and existing under the laws of the State of New York and having its principal place of business at 101 Barclay Street, New York, New York 10286 as Trustee (the "Trustee") pursuant to various Metropolitan Asset Funding, Inc. Pooling and Servicing Agreements, outlined in Exhibit "A" attached hereto and made a part hereof, hereby constitutes and appoints Owen Federal Savings Bank FSB (hereinafter called "Owen"), by and through Owen's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all Mortgage Loans serviced by Owen pursuant to the Pooling and Servicing Agreements for the purpose of performing all acts and executing all documents in the name of the Trustee as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee on behalf of the various securitizations referenced in Exhibit "A" (whether the undersigned is name therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Owen is acting as servicer, all subject to the terms of the Pooling and Servicing Agreements.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage, Deed of Trust or Assignment thereof where said modification or re-recording is for the purpose of correcting the Mortgage, Deed of Trust or Assignment to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a United States governmental agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustee to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements.
5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation the assignment of the related Mortgage Note.

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8. With respect to a Mortgage of Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
- the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - the preparation and issuance of statements of breach or non-performance;
 - the preparation and filing of notices of default and/or notices of sale;
 - the cancellation/rescission of notices of default and/or notices of sale;
 - the taking of a deed in lieu of foreclosure; and
 - the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8(a) through 8(e), above.
9. The conveyance of the properties to any mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of the title to real estate owned.
10. The execution of all documents needed to effect foreclosure sale, to file suit and prosecute legal actions against all parties liable for past due amounts under the mortgage loan, including but not limited to any deficiency amounts due following foreclosure, and/or to take such other actions and exercise such rights which may be taken by Trustee under the terms of any Mortgage Loan including foreclosure, sale, taking possession of, realization upon or any other disposition of all or any part of any Mortgage loan or any collateral or guaranty thereof.
11. The authority to take all actions necessary to manage the Real Property, including to eject and remove tenants or other persons from the Real Property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney, each subject to the terms and conditions set forth in the Pooling Agreements and in accordance with the standard of care applicable to servicers in the Pooling Agreements as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney shall be effective as of February 19, 2003.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been in writing by the undersigned.

IN WITNESS WHEREOF, The Bank of New York, as Trustee pursuant to the various Metropolitan Mortgage Funding, Inc. Pooling Agreements, has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by Glenn E. Mitchell, its duly elected and authorized Glenn E. Mitchell this 19th day of February 2003.

The Bank of New York, as Trustee for

By: *Glenn E. Mitchell*
Name: Glenn E. Mitchell
Title: Vice President

SUMTER COUNTY, FLORIDA
GLORIA HAYWARD, CLERK OF CIRCUIT COURT

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STATE OF NEW YORK
BRONX COUNTY

On February 19, 2003 before me, the undersigned, a Notary Public in and for said state, personally appeared Glenn E. Mitchell of The Bank of New York, as Trustee for various Metropolitan Asset Funding, Inc. securitizations, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed that same in her authorized capacity, and that by her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.

Notary Public

HENRY 95-1
NOTARY PUBLIC
BRONX COUNTY
STATE OF NEW YORK
REGISTRATION # 046001254
EXPIRES 02/27/2005

SUMTER COUNTY, FLORIDA
GLORIA HAWKARD, CLERK OF CIRCUIT COURT

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Exhibit A

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of November 1st, 1996 for Mortgage Pass-Through Certificates, Series 1996-A.

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of September 1st, 1997 for Mortgage Pass-Through Certificates, Series 1997-B.

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of April 1st, 1998 for Mortgage Pass-Through Certificates, Series 1998-A.

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of November 1st, 1998 for Mortgage Pass-Through Certificates, Series 1998-B.

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of March 1st, 1999 for Mortgage Pass-Through Certificates, Series 1999-A.

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of August 1st, 1999 for Mortgage Pass-Through Certificates, Series 1999-B.

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of October 1st, 1999 for Mortgage Pass-Through Certificates, Series 1999-C.

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of November 1st, 1999 for Mortgage Pass-Through Certificates, Series 1999-D.

SUTTER COUNTY, FLORIDA
GLORIA HAYWARD, CLERK OF CIRCUIT COURT

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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 18 day
of March, 2003.
By Gloria Hayward
Deputy Clerk