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Date: 05/05/2004 02:08P
Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
J. MICHAEL GARVISON
AUDITOR
Fee: \$9.00

5C2246830

Theodore A. Gowan and Kristen L. Gowan, husband and wife is/are the grantor(s), DCBL, Inc. a Washington corporation is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Finance America, LLC is the beneficiary under that certain deed of trust dated 04/25/02 and recorded on 5/1/02 under Skamania County, Washington Auditor's File No. 144529.

**Bank One, N.A., as Trustee for Structured Asset Securities
Corporation Amortizing Residential Collateral Trust Mortgage
Pass-Through Certificates, Series 2002-BC4**

Ann Hardy,

STATE OF FLORIDA))ss
COUNTY OF ORANGE)

I certify that I know or have satisfactory evidence that Ann Garbis is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Default Servicing Manager of **Bank One, N.A., as Trustee for Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC4** to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 4/30/01

Heather A. Snider
My Commission DD229481
Expires July 06, 2007

Heather A. Binder
Notary Public in and for the State of Florida
Residing at Orange
My appointment expires 7/6/07

35736255
File No: 7069.24312
Client: Ocwen Federal Bank, FSB
Borrower: Gowan, Theodore A. and Kristen L.

SERVING WASHINGTON, OREGON, IDAHO & ALASKA