

RETURN ADDRESS:

Clark County Title Company, Hazel Dell
1503 NE 78th Street
Suite 12
Vancouver, WA 98665

Please print or type information

Document Title(s) (or transactions contained therein):

1. CONTINUING POWER OF ATTORNEY
2. [] []
3. [] []
4. [] []

Reference Number(s) of Documents:

COUNTY CERTIFIED COPY FROM YUMA COUNTY ARIZONA, RECORDED IN ARIZONA
UNDER FEE #2004-36701

- [] []
- [] []
- [] []

Grantor(s) (Last name first, then first name and initials)

1. JPMORGAN CHASE BANK, AS TRUSTEE
2. FORMERLY THE CHASE MANHATTAN BANK, AS TRUSTEE
3. FORMERLY CHASE MANHATTAN TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE
4. [] []
5. Additional names on page [] of document.

Grantee(s) (Last name first, then first name and initials)

1. VANDERBILT ABS CORP
2. VANDERBILT MORTGAGE AND FINANCE INC.
3. [] []
4. [] []
5. Additional names on page [] of document.

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

FOR LEGAL DESCRIPTION SEE EXHIBIT A ATTACHED AND BY THIS REFERENCE MADE A PART HERETO.

ABBREVIATED LEGAL: #705 SECTION 27, TOWNSHIP 2N, RANGE 5E

(The subject property includes a manufactured home for which a mobile home title elimination has been recorded under AFN 130814, Book 174, Page 372.)

Additional legal on page [] of document.

Assessor's Property Tax Parcel/Account Number

02-05-27-00-0705-00 62

Additional on page [] of document.

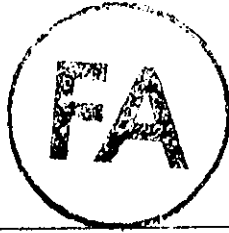
The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

RECORDING REQUESTED BY:
First American Title Insurance Agency, Inc.

AND WHEN RECORDED MAIL TO:
Vanderbilt Mortgage & Finance
7800 Mc Cloud Rd
Greensboro, NC 27409



FEE #: 2004-36701

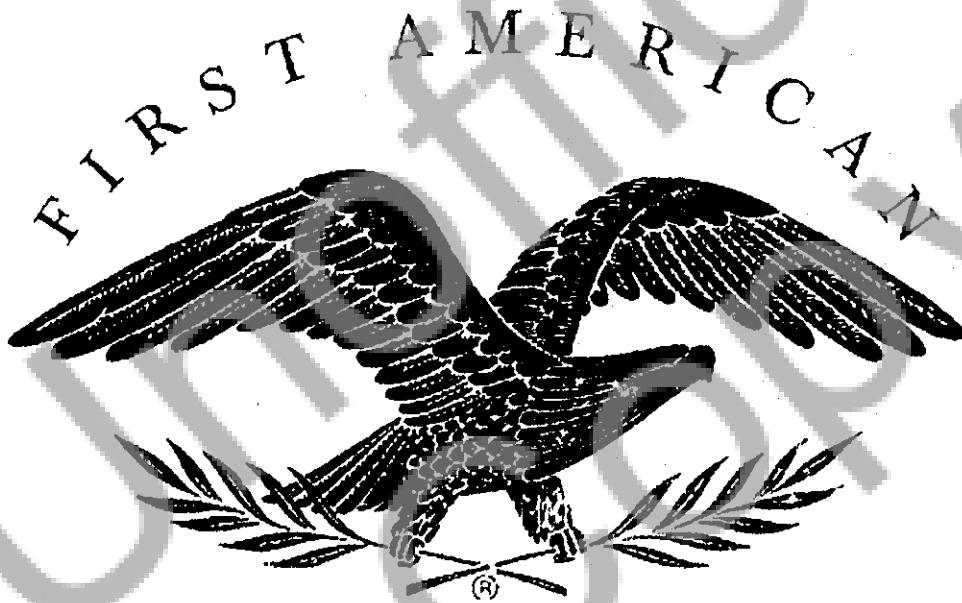
10/06/2004 03:21 PAGES: 0010
FEES: 10.00 8.00 1.00 .00 .00
REQ BY: FIRST AMERICAN TITLE
REC BY: PATTY MAGANA

Sandra Cheek

11

Escrow No. 261-4360665 (baa)

CAPTION HEADING: POWER OF ATTORNEY



CONTINUING POWER OF ATTORNEY (JPMC)

Whereas, Vanderbilt ABS Corp., a corporation organized and existing under the laws of the State of Delaware ("VABS"), and Vanderbilt Mortgage and Finance, Inc., a corporation organized and existing under the laws of the State of Tennessee ("VMF"), have entered into an agreement dated as of April 13, 2004 (the "Subservicing Agreement") providing for VMF to act as a subservicer for VABS with respect to the servicing, collection and enforcement of certain financial accounts with third party debtors, and including repossessing, foreclosing or otherwise comparably converting the personal and/or real property which secures such financial accounts (said financial accounts being more particularly described below and referred to herein as "Contracts"), which Contracts are owned by JPMorgan Chase Bank, As Trustee ("JPMC" and formerly The Chase Manhattan Bank, As Trustee and formerly Chase Manhattan Trust Company, National Association, As Trustee and successor in interest to PNC Bank, National Association, As Trustee), pursuant to the terms of the pooling and servicing agreements specified in Exhibit A attached hereto and incorporated herein by reference (the "P&S Agreements"), such ownership being for the benefit of purchasers of pass-through certificates issued under the terms of the P&S Agreements;

Whereas, JPMC, and Oakwood Servicing Holdings Co., LLC ("OSHC") and Oakwood Acceptance Corporation, LLC ("OAC, LLC"), prior owners and servicers of the Contracts, have granted to VABS specified powers and authorities under Continuing Limited Power of Attorney executed April 13, 2004 and July 30, 2004 and effective as of April 13, 2004 (the "JPMC POA"); and

Whereas, VABS desires to provide VMF with a more particularized description of the powers and authorities VMF has as a subservicer under the Subservicing Agreement, consistent with the powers and authorities VABS has under the P&S Agreements and the JPMC POA.

Now, Therefore:

(1) VABS hereby grants to VMF each and every power and authority to act which VABS has under or pursuant to the P&S Agreements and the JPMC POA, acting on behalf of VABS as a subservicer; and

(2) VABS authorizes any officer of VABS, on behalf of VABS, to acknowledge, verify, swear to, attest, confirm or certify as to any matter regulated by this Continuing Power of Attorney, and without limitation including the specifying or identifying of any Contract (including the Contract obligors, description of manufactured home and/or real or person property which secures such Contract, or other identifying information) which is covered or regulated by this Continuing Power of Attorney, the P&S Agreements and the JPMC POA.

To induce any third party to rely upon this Continuing Power of Attorney, VABS hereby agrees and confirms that any third party receiving an originally signed copy, paper

DOC # 2005157038
Page 3 of 12
DOC # 2005157038
Page 3 of 12
DOC # 2005157038
Page 3 of 12

copy of an originally signed copy or copy of an originally signed copy sent by facsimile or electronically of this instrument and/or acknowledgment, verification, sworn statement, attestation, confirmation or certification from an officer of VABS may act or otherwise rely upon this instrument, and that revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation or termination shall have been received by such third party.

The rights, powers, and authority granted hereby shall commence and be in full force and effect on April 13, 2004 and shall remain in full force and effect thereafter.

Executed the date(s) set forth below.

VANDERBILT ABS CORP.

By: [Signature]

Name: Russell Perryman

Title: President

Attested By: [Signature]

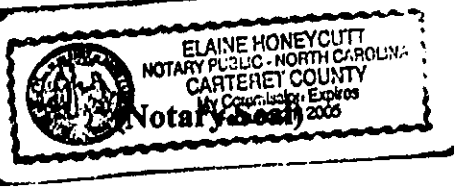
Name: Lori L. La Penta

Title: Secretary and Treasurer

State of N.C.)
County of CARTERET) S.

I, ELAINE HONEYCUTT, a Notary Public in and for said County and State aforesaid, do hereby acknowledge and state that Russell Perryman personally appeared before me this 18 day of August, 2004 and acknowledged that as President of Vanderbilt ABS Corp. he signed and delivered the above instrument as his free and voluntary act and deed on behalf of Vanderbilt ABS Corp. for the uses and purposes therein set forth.

Given under my hand and seal this 18 day of August, 2004



Elaine Honeycutt
Notary Public
My Commission Expires: 22105

DOC # 2005157030
Page 4 of 12

State of Delaware)
) S.
County of New Castle)

I, HEATHER R. HILL, a Notary Public in and for said County and State aforesaid, do hereby acknowledge and state that Lori L. La Penta personally appeared before me this 19TH day of AUGUST, 2004 and acknowledged that as Secretary and Treasurer of Vanderbilt ABS Corp. she signed and delivered the above instrument as her free and voluntary act and deed on behalf of Vanderbilt ABS Corp. for the uses and purposes therein set forth.

Given under my hand and seal this 19TH day of AUGUST, 2004

(Notary Seal)

Heather R. Hill
Notary Public
My Commission Expires: 12/21/06
HEATHER R. HILL
NOTARY PUBLIC - DELAWARE
My Commission Expires Dec. 21, 2006

Unofficial Copy

EXHIBIT A

Series and Date of Original Pooling & Servicing Agreement	Amendments to The Pooling & Servicing Agreement	Parties Involved
Oakwood Mortgage Investors, Inc., Series 1995-B (October 1, 1995)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Oakwood Acceptance Corporation, Series 1996-1 (April 1, 1996)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Oakwood Mortgage Investors, Inc., Series 1996-A (February 1, 1996)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Oakwood Mortgage Investors, Inc., Series 1996-B (July 1, 1996)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Oakwood Mortgage Investors, Inc., Series 1996-C (October 1, 1996)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)

36701

<u>Series and Date of Original Pooling & Servicing Agreement</u>	<u>Amendments to The Pooling & Servicing Agreement</u>	<u>Parties Involved</u>
Oakwood Mortgage Investors, Inc., Series 1997-A (February 1, 1997)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Oakwood Mortgage Investors, Inc., Series 1997-B (May 1, 1997)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Deutsche Financial Capital Securitization LLC, Series 1997-I (June 1, 1997)	Amendment No. 1 dated Sept. 28, 2001	Deutsche Financial Capital Securitization L.L.C. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Oakwood Mortgage Investors, Inc., Series 1997-C (August 1, 1997)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Oakwood Mortgage Investors, Inc., Series 1997-D (November 1, 1997)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)

36701

Series or Date of Offer Period & Maturity	Amendments to the Pooling & Servicing Agreement	Parties Involved
Deutsche Financial Capital Securitization, LLC, Series 1998-I (January 1, 1998)	Amendment No. 1 dated Sept. 28, 2001	Deutsche Financial Capital Securitization L.L.C. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Oakwood Mortgage Investors, Inc., Series 1998-A (February 1, 1998)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Oakwood Mortgage Investors, Inc., Series 1998-B (May 1, 1998)	Amendment No. 1 dated December 12, 2000 Amendment No. 2 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Oakwood Mortgage Investors, Inc., Series 1998-C (August 1, 1998)	Amendment No. 1 dated December 12, 2000 Amendment No. 2 dated Sept. 28, 2001 Amendment No. 3 dated August 10, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)
Oakwood Mortgage Investors, Inc., Series 1998-D (October 1, 1998)	Amendment No. 1 dated April 29, 1999 Amendment No. 2 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation PNC Bank, N.A., as Trustee (now The Chase Manhattan Bank)

56701

Series and Date of Original Pooling & Servicing Agreement	Amendments to the Pooling & Servicing Agreement	Parties Involved
Oakwood Mortgage Investors, Inc., Series 1999-A (January 1, 1999)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation The Chase Manhattan Bank, as Trustee
Oakwood Mortgage Investors, Inc., Series 1999-B (April 1, 1999)	Amendment No. 1 dated Sept. 28, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation The Chase Manhattan Bank, as Trustee
Oakwood Mortgage Investors, Inc., Series 1999-C (June 1, 1999)	Amendment No. 1 dated November 15, 2000 Amendment No. 2 dated December 12, 2000 Amendment No. 3 dated Sept. 28, 2001 Amendment No. 4 dated August 10, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation The Chase Manhattan Bank, as Trustee
Oakwood Mortgage Investors, Inc., Series 1999-D (August 1, 1999)	Amendment No. 1 dated December 12, 2000 Amendment No. 2 dated Sept. 28, 2001 Amendment No. 3 dated August 10, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation The Chase Manhattan Bank, as Trustee
Oakwood Mortgage Investors, Inc., Series 1999-E (November 1, 1999)	Amendment No. 1 dated December 11, 2000 Amendment No. 2 dated Sept. 28, 2001 Amendment No. 3 dated August 10, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation The Chase Manhattan Bank, as Trustee

36701

Series and Date of Original Pooling & Servicing Agreement	Amendments to the Pooling & Servicing Agreement	Parties Involved
Oakwood Mortgage Investors, Inc., Series 2000-A (March 1, 2000)	Amendment No. 1 dated December 11, 2000 Amendment No. 2 dated Sept. 28, 2001 Amendment No. 3 dated August 10, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation The Chase Manhattan Bank, as Trustee
Oakwood Mortgage Investors, Inc., Series 2000-B (June 1, 2000)	Amendment No. 1 dated Sept. 28, 2001 and Amendment No. 1 dated 12/11/00 and Amendment No. 2 dated August 10, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation The Chase Manhattan Bank, as Trustee
Oakwood Mortgage Investors, Inc., Series 2001-B (February 1, 2001)	Amendment No. 1 dated Sept. 28, 2001 Amendment No. 2 dated August 10, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation The Chase Manhattan Bank, as Trustee
Oakwood Mortgage Investors, Inc., Series 2001-C (May 1, 2001)	Amendment No. 1 dated 10/02/01 Amendment No. 2 dated August 10, 2001 Amendment No. 3 dated December 12, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation The Chase Manhattan Bank, as Trustee
Oakwood Mortgage Investors, Inc., Series 2001-D (August 1, 2001)	Amendment No. 1 dated 10/02/01 Amendment No. 1 dated December 12, 2001 Amendment No. 2 dated December 13, 2001	Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation The Chase Manhattan Bank, as Trustee
Oakwood Mortgage Investors, Inc., Series 2001-E (November 1, 2001)		Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation, LLC JPMorgan Chase Bank, as Trustee

Series and Date of Original Pooling & Servicing Agreement	Amendments to the Pooling & Servicing Agreement	Parties Involved
Oakwood Mortgage Investors, Inc., Series 2002-A (February 1, 2002)		Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation, LLC JPMorgan Chase Bank, as Trustee
Oakwood Mortgage Investors, Inc., Series 2002-B (May 1, 2002)		Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation, LLC JPMorgan Chase Bank, as Trustee
Oakwood Mortgage Investors, Inc., Series 2002-C (August 1, 2002)		Oakwood Mortgage Investors, Inc. Oakwood Acceptance Corporation, LLC JPMorgan Chase Bank, as Trustee

Unofficial Copy

36701

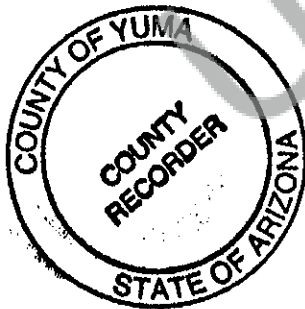
STATE OF ARIZONA }
 } ss.
COUNTY OF YUMA }

I, Susan H. Marler, Recorder in and for the County of Yuma, State of Arizona, do hereby certify that the attached and foregoing is a full, true and correct copy of:


POWER OF ATTORNEY: VANDERBILT ABS CORP TO: VANDERBILT MTG & FINANCE as recorded as FEE # 2004-36701 , Records of Yuma County, Arizona.

In Witness Whereof, I have hereunto set my hand and official seal this 15 day of APRIL, A.D., 2005.

(SEAL)



Susan H. Marler, County Recorder

BY: 
Brenda Quinn
DEPUTY RECORDER