

STATE MS.-DESOTO CO.

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BK 102 PG 145  
M.E. DAVIS CH. CLK.

When Recorded, Return to  
Option One Mortgage Corp.  
6501 Irvine Center Drive  
Irvine, CA 92618  
Atten: DA-SID Meredith Dinkel  
800-704-0800

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**LIMITED POWER OF ATTORNEY**

Wells Fargo Bank Minnesota, N.A. (formerly known as Norwest Bank Minnesota, N.A.) 9062 Old Annapolis Road, Columbia, Maryland 21045, organized and existing under the laws of the United States hereby constitutes and appoints Option One Mortgage Corporation ("Option One"), a California Corporation, 3 Ada, Irvine, California 92618 and in its name, aforesaid acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or of Holders. This Power of Attorney is being issued in connection with Option One's responsibilities to service certain mortgage loans (the "Loans") held by Wells Fargo Bank Minnesota, NA. in its capacity as Trustee for Option One Mortgage Acceptance Corporation, depositor, under the Pooling and Servicing Agreements attached hereto as Exhibit A (the "Agreements").

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by Wells Fargo Bank Minnesota, NA and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or buildings thereon, as Wells Fargo Bank Minnesota, N.A.'s act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or Property, including but not limited to the execution of releases, satisfactions, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of Wells Fargo Bank Minnesota, N.A.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Witness my hand and seal this 14<sup>th</sup> day of January, 2004

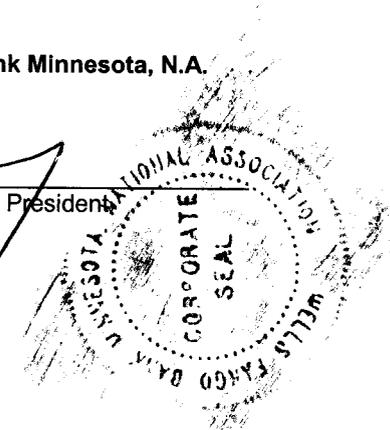
**Wells Fargo Bank Minnesota, N.A.**  
**as Trustee**

[Signature]  
Attest: Barry Akers, Assistant Secretary

[Signature]  
Reid Denny, Vice President

[Signature]  
Witness: Amy Boyles

[Signature]  
Witness: Mary Asgodom



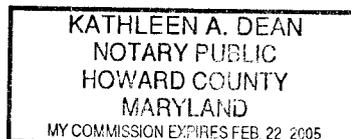
**FOR CORPORATE ACKNOWLEDGMENT**

STATE OF Maryland  
COUNTY OF Howard

On this 14<sup>th</sup> day of January, 2004, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Reid Denny and Barry Akers, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President and Assistant Secretary respectively, of the corporation therein named, and acknowledged to me that such a corporation executed the within instrument pursuant to its bylaws or a resolution of the Board of Directors.

Witness my hand of official seal.

Signature [Signature]



**EXHIBIT A (1/20/04)**

- 1. Option One Mortgage Loan Trust 1999-1, Asset Backed Certificate Series 1999-1**
- 2. Option One Mortgage Loan Trust 1999-2 Asset-Backed Certificates Series 1999-2**
- 3. Option One Mortgage Loan Trust Asset Backed Certificates Series 1999-3**
- 4. Option One Mortgage Loan Trust 1999-A, Asset Backed Certificates, Series 1999-A**
- 5. Option One Mortgage Loan Trust 1999-B; Asset-Backed Certificates Series 1999-B**
- 6. Option One Mortgage Loan Trust Asset Backed Certificates Series 1999-C**
- 7. Option One Mortgage Loan Trust 2000-1**
- 8. Option One Mortgage Loan Trust 2000-2 Asset Backed Certificates Series 2000-2**
- 9. Option One Mortgage Loan Trust 2000-3**
- 10. Option One Mortgage Loan Trust 2000-4 Asset-Backed Certificates, Series 2000-4**
- 11. Option One Mortgage Loan Trust 2000-5, Asset-Backed Certificates, Series 2000-5**
- 12. Option One Mortgage Loan Trust 2000-A**
- 13. Option One Mortgage Loan Trust 2000-B Asset Backed Certificates Series 2000-B**
- 14. Option One Mortgage Loan Trust 2000-C**
- 15. Option One Mortgage Loan Trust 2000-D; Asset-Backed Certificates, Series 2000-D**
- 16. First Franklin Mortgage Loan Trust 2000-FF1**
- 17. Option One Mortgage Loan Trust 2001-1, Asset-Backed Certificates, Series 2001-1**
- 18. Option One Mortgage Loan Trust 2001-A, Asset-Backed Certificates, Series 2001-A**
- 19. Structures Asset Securities Corporation; Mortgage Pass-Through Certificates, Series 1999-BC4**
- 20. Mesa Option One Trust 2001-2**
- 21. Option One Mortgage Loan Trust 2001-2**
- 22. Option One Mortgage Loan Trust 2001-B**
- 23. Option One Mortgage Loan Trust 2001-3**
- 24. Option One Mortgage Loan Trust 2001-C**
- 25. Option One Mortgage Loan Trust 2001-D**
- 26. Option One Mortgage Loan Trust 2001-4**
- 27. Mesa Trust 2001-5**
- 28. Option One Mortgage Loan Trust 2002-1**
- 29. Option One Mortgage Loan Trust 2002-A**
- 30. Option One Mortgage Loan Trust 2002-2**
- 31. Option One Mortgage Loan Trust 2002-3**
- 32. Option One Woodbridge Loan Trust 2002-1**

33. Option One Mortgage Loan Trust 2002-4
34. Option One Mortgage Loan Trust 2002-5
35. Structured Asset Securities Corporation, Mortgage Pass Through Certificates, 2002-BC5 (ARC 2002-BC5)
36. Option One Woodbridge Loan Trust 2002-2
37. Option One Mortgage Loan Trust 2002-6
38. First Franklin Loan Trust 2001-FF2
39. MASTR Asset Backed Securities Trust 2002-OPT1
40. Morgan Stanley Dean Witter Capital 1, Trust 2002-OP1
41. ABFC 2002-OPT1
42. MASTR Asset Backed Securities Trust 2003-OPT1
43. MASTR Asset Backed Securities Trust 2003-OPT2
44. Option One Woodbridge Loan Trust 2003-01
45. Option One Mortgage Loan Trust 2003-1
46. Option One Mortgage Loan Trust 2003-2
47. Option One Mortgage Loan Trust 2003-3
48. Option One Mortgage Loan Trust 2003-4
49. First Franklin Mortgage Loan Trust 2001-FF1
50. Amortizing Residential Collateral Trust 2001-BC1
51. CSFB ABSC 2001-HE3 (Asset Backed Securities Corporation Home Equity Loan Trust 2001-HE3)
52. First Franklin Mortgage Loan Trust 2002-FF1
53. ABSC 2001-HE1 (Asset Backed Securities Corporation Home Equity Loan Trust 2001-HE1)
54. Option One Woodbridge Loan Trust 2003-2
55. ABFC Asset Backed Certificates 2003-OPT1
56. GSAMP Trust 2003-HE2
57. Option One Mortgage Loan Trust 2003-6
58. Option One Mortgage Loan Trust 2003-5
59. ABSC Home Equity Loan Trust 2003-HE6
60. Amortizing Residential Collateral Trust 2002-BC6
61. Structured Asset Investment Loan Trust, 2003-BC12
62. Merrill Lynch Asset Backed Certificates, Series 2003-OPT1