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DESO TO COUNTY, MS
W.E. DAVIS, CH CLERK

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO
LITTON LOAN SERVICING LP
4828 Loop Central Drive
Houston, Texas 77081
Attn: Amanda Miller
348-330-9020

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Deutsche Bank National Trust Company, a national banking association organized and existing under the laws of the United States and having its principal place of business at 1761 E. St. Andrew Place, Santa Ana, California 92705-4934, as Trustee (the "Trustee") pursuant to the Agreements listed on the attached Addendum (the "Agreements"), together with the Servicer Resignation, Appointment, Assumption and Amendment Agreement dated December 1, 2004 among Litton Loan Servicing LP (the "Servicer") and each party thereto, hereby constitutes and appoints the Servicer, by and through the Servicer'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 the Servicer pursuant to the 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 for various certificateholders (whether the undersigned is named 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 Litton Loan Servicing LP is acting as Servicer.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust 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 or a government 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 trustees 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 the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a 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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Provident - Deutsche Bank POA w/ Addendum

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8. With respect to a Mortgage or 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:
 - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b. the preparation and issuance of statements of breach or non-performance;
 - c. the preparation and filing of notices of default and/or notices of sale;
 - d. the cancellation/rescission of notices of default and/or notices of sale;
 - e. the taking of a deed in lieu of foreclosure; and
 - f. 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. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including without limitation, the execution of the following documentation:
 - a. listing agreements;
 - b. purchase and sale agreements;
 - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
 - d. escrow instructions; and
 - e. any and all documents necessary to effect the transfer of property.

10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement or personal 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 as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of the date hereof.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Trustee under the Agreements, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Deutsche Bank National Trust Company except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of Deutsche Bank National Trust Company or Bankers Trust Company of California, N.A., then the Servicer shall promptly forward a copy of same to the Trustee.

This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreements or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreements.

Addendum

- 925 1. Securitized Asset Backed Receivables LLC Trust 2004-NC1, Mortgage Pass-Through Certificates, Series 2004-NC1
- 926 2. Morgan Stanley Dean Witter Capital I Inc. Trust 2002-AM2, Mortgage Pass-Through Certificates, Series 2002-AM2
- 927 3. Morgan Stanley Dean Witter Capital I Inc. Trust 2002-HE2, Mortgage Pass-Through Certificates, Series 2002-HE2
- 928 4. Morgan Stanley Dean Witter Capital I Inc. Trust 2002-AM3, Mortgage Pass-Through Certificates, Series 2002-AM3
- 933 5. Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC4, Mortgage Pass-Through Certificates, Series 2002-NC4
- 934 6. Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC5, Mortgage Pass-Through Certificates, Series 2002-NC5
- 935 7. Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC2, Mortgage Pass-Through Certificates, Series 2003-NC2
- 936 8. Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC3, Mortgage Pass-Through Certificates, Series 2003-NC3
- 937 9. Morgan Stanley Capital I Inc. Trust 2003-NC4, Mortgage Pass-Through Certificates, Series 2003-NC4
- 940 10. Morgan Stanley ABS Capital I Inc. Trust 2003-NC8, Mortgage Pass-Through Certificates, Series 2003-NC8
- 943 11. Morgan Stanley ABS Capital I Inc. Trust 2002-HE3, Mortgage Pass-Through Certificates, Series 2002-HE3
- 944 12. Morgan Stanley ABS Capital I Inc. Trust 2003-HE1, Mortgage Pass-Through Certificates, Series 2003-HE1
- 949 13. Home Equity Loan Asset-Backed Certificates, Series 1997-1
- 951 14. Home Equity Loan Asset-Backed Certificates, Series 1997-2
- 952 15. Home Equity Loan Asset-Backed Certificates, Series 1997-3
- 953 16. Home Equity Loan Asset-Backed Certificates, Series 1997-4
- 954 17. Home Equity Loan Asset-Backed Certificates, Series 1998-1
- 955 18. Home Equity Loan Asset-Backed Certificates, Series 1998-2
- 956 19. Home Equity Loan Asset-Backed Certificates, Series 1998-3
- 957 20. Home Equity Loan Asset-Backed Certificates, Series 1998-4