

Document Title:

Limited Power of Attorney

When Recorded Return To:
Financial Dimensions, Inc.
1400 Lebanon Church Road
Pittsburgh, PA 15236
800-858-9808

OFB# 308403

Grantor: *Homeamerican Credit, INC*

Grantee: Ocwen Loan Servicing, LLC

Financial Dimensions Inc

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POA #1816

LIMITED POWER OF ATTORNEY

HOMEAMERICAN CREDIT, INC. D/B/A UPLAND MORTGAGE (hereinafter called "Owner") hereby appoints Ocwen Loan Servicing, LLC, (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Prior Servicer for the purposes set forth below.

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

- To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
- To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Owner in connection with insurance, foreclosure, bankruptcy and eviction actions.
- To endorse any checks or other instruments received by Ocwen and made payable to Owner.
- To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes Ocwen to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees; provided, however, that such amount does not extend to any claim or cause of action asserted against Owner and that Ocwen shall have no right, power or authority to compromise, pay or otherwise dispose of any such claim or cause of action on behalf of Owner.
- To do any other act or complete any other document that arises in the normal course of servicing

Dated: May 5, 2005.

HOMEAMERICAN CREDIT, INC. D/B/A UPLAND MORTGAGE

Witness: [Signature]
Name: SHARON L. MORRIS

[Signature]
Jeffrey M. Ruben
Executive Vice President

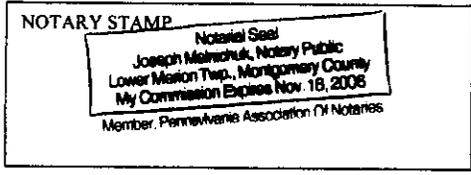
Name: _____

State of PA, County of PHILADELPHIA

BEFORE ME, JOSEPH MELWICHUK, a Notary Public in and for the jurisdiction aforesaid, on this 5th day of MAY, 2005, personally appeared JEFFREY M. RUBEN who resides at 1000 Penn Square East PHILADELPHIA and who is personally known to me (or sufficiently proven) to be a EXECUTIVE VP of HomeAmerican Credit, Inc. d/b/a Upland Mortgage and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as a EXECUTIVE VICE PRESIDENT for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 5th day of MAY, 2005.

[Signature]
My Commission Expires: _____



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308403

enw



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 4th day of June, 2005.

By [Signature]
Deputy Clerk