

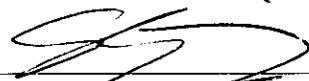
When Recorded, Return to  
Option One Mortgage Corp.  
6501 Irvine Center Drive  
Irvine, CA 92618  
Atten: DB-RE  
PHWA

P 1/12/07 8:25:51  
BK 118 PG 88  
DESDOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**POWER OF ATTORNEY**

The undersigned, as Indenture Trustee under an Indenture dated as of March 18, 2005 between Encore Credit Receivables Trust 2005-1 and the Indenture Trustee pursuant to Section 3.1 of the Servicing Agreement (as defined below) hereby constitutes and appoints ECC Capital Corporation and its authorized officers and each of them, its true and lawful attorneys-in-fact and agents, with full powers of substitution and resubstitution, for and in its name, place and stead, in any and all capacities, for the limited purpose of executing and recording any and all documents necessary to effect (i) a foreclosure of a Mortgage Loan, (ii) the disposition of an REO Property, (iii) an assumption agreement or modification agreement or supplement to the Mortgage Note, Mortgage, or deed of trust, and (iv) a reconveyances, deed of reconveyance or release or satisfaction of mortgage or such instrument releasing the lien of a Mortgage in connection with the transactions contemplated in that certain Servicing Agreement, dated as of March 1, 2005 (the "Servicing Agreement"), by and among the undersigned, Encore Credit Receivables Trust 2005-1 and Countrywide Home Loans Servicing LP. The undersigned also grants unto said attorneys-in-fact and agents, and each of them, the full power and authority to do and perform each and every act and thing requisite and necessary to be done in and about the premises, as fully to all intents and purposes as might or could be done in person to effect items (i), (ii), and (iii) above, hereby ratifying and confirming all that said attorneys-in-fact and agents or any of them, or their substitutes, may lawfully do or cause to be done by virtue hereof. Any capitalized term not otherwise defined herein shall have the meaning assigned to such terms in the Servicing Agreement.

THE BANK OF NEW YORK, as Trustee

Witness:   
**STEVEN CHRYSANTHI**

By:   
Michelle Penson  
Vice President

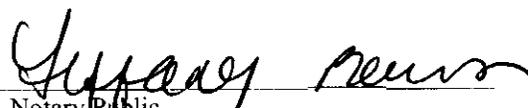
Witness:   
**MICHAEL CERCHIO**  
**ASSISTANT TREASURER**

By:   
Mauro Palladino  
Managing Director

STATE OF New York  
COUNTY OF New York

On this 10th day of November, 2006, before me, Tiffany Barnes, a Notary Public in and for said County and State, personally appeared Michelle Penson, known to me to be as a vice president, and Mauro Palladino, personally known to me to be a Managing director, a New York banking corporation that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of said New York banking corporation and acknowledge to me that such New York banking corporation executed the within instrument.

IN WITNESS THEREOF, I have hereunto set my hand and affixed by official seal the day and year in this certificate first above written.

  
Notary Public

**TIFFANY BARNES**  
**NOTARY PUBLIC - STATE OF NEW YORK**  
**NO. 01BA6134005**  
**QUALIFIED IN NEW YORK COUNTY**  
**COMMISSION EXPIRES SEPTEMBER 19, 2009**

Adams & Evans

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**ENCORE CREDIT CORP.**

**Certificate of Secretary**

The undersigned, as Secretary of Encore Credit Corp. (the "Company"), hereby certifies that the Board of Directors of the Company (the "Board") unanimously consented to the adoption of the following resolutions dated May 11, 2006 and that the same have not since been rescinded or modified, and are presently in full force and effect.

**NOW, THEREFORE, BE IT RESOLVED**, that the following individuals, each of whom is an officer and/or employee of Option One Mortgage, are hereby appointed and elected as officers of this Corporation, each to service in the capacity set forth opposite their respective name below:

Dean Henrick	Vice President
Flavia Mendola-Potain	Vice President
Aimee Young	Vice President
Peter Gregoris	Vice President
Teji Singh	Vice President
Leo Ortega	Vice President
Darren Polino	Vice President
Marie Hilsenbeck	Assistant Secretary

**RESOLVED FURTHER**, that the authority of each officer hereby appointed is specifically and strictly limited to:

- I. Executing the following documents in the name of this Corporation:
  - (a) Assignments of mortgages or deeds of trust;
  - (b) Substitution of trustee in deed of trust, deeds to secure the debt or co-ops and other forms of security instruments;
  - (c) Affidavits of non-military status;
  - (d) Affidavits of judgment;
  - (e) Affidavits of debt;
  - (f) Deeds of conveyance by special and/or general warranty, or other deeds;
  - (g) Affidavits regarding lost promissory notes; and
  - (h) Such other documents as may be necessary and proper to carry into effect the powers granted herein or to provide foreclosure and other related default services as requested by this Corporation;
  
- II. Providing, in the name of this Corporation, foreclosure and REO services that are referred by this Corporation for the provision of administrative and support services, as follows:
  - (a) Sign any document on behalf of the Corporation to initiate and complete the foreclosure process;

(b) Sign any document on behalf of the Corporation to sell any property acquired in a foreclosure sale, specifically, but not limited to Warranty Deeds to convey title

**RESOLVED FURTHER**, that each officer hereby appointed is authorized to take any action necessary to fully execute any documentation which he or she is authorized to execute pursuant to the foregoing resolution; and it is

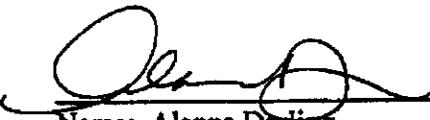
**RESOLVED FURTHER**, that the appointment hereby of each officer is of a *restricted nature*, and, accepting only for the purposes of performing the services outlined, each such officer is not permitted to represent himself or herself, as applicable, as an officer of this Corporation to any third party; and it is

**RESOLVED FURTHER**, that each officer hereby appointed is not entitled to the customary rights and benefits that are normally accorded to an officer or employee of this Corporation; and it is

**RESOLVED FURTHER**, that the appointment and the length of the term of office of each officer hereby appointed are at the convenience and pleasure of this Corporation and such appointment is revocable upon notice, with or without cause, and for any reason in the sole discretion of this Corporation. If not revoked sooner, such officer status as to any officer hereby appointed shall immediately terminate, without any notice or further action by or on the part of this Corporation or upon the termination of the officer's status as an officer or employee of Encore Credit Corp.

**IN WITNESS WHEREOF**, this certificate has been executed on behalf of the Company by its Secretary as of this 20<sup>th</sup> day of June, 2006.

(SEAL)

  
Name: Alanna Darling  
Title: Secretary