

Prepared by and
-After recording, return to:
Wilshire Credit Corporation
14523 SW Millikan Way, #200
Beaverton, OR 97005
Attn: Kathy Romero
800-776-0100

BOOK 2067 PAGE 231

Limited Power of Attorney

.....State of Mississippi.....
.....Lauderdale County.....
Ann Wilson Hayes, Chamberly Clerk
Doc#-003486 04-14-05 09:30 AM

2/19/07 2:37:15
BK 119 Pg 121
DEBID COUNTY, MS
M.E. DAVIS, CH CLERK
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JP Morgan Chase Bank, as Trustee (the "Trustee"), under the Pooling and Servicing Agreement dated as of March 1, 2003 for Structured Asset Securities Corporation Series 2003-AM1, having its principal office located at 4 New York Plaza 6th Fl., New York, NY 10004, hereby makes, constitutes and appoints **Wilshire Credit Corporation**, having its office located at 14523 SW Millikan Way #200, Beaverton, OR 97005, its true and lawful attorney-in-fact, with full power and authority to sign, execute, acknowledge, deliver, file or record, and record any instrument on its behalf and to perform such other act or acts 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 promissory notes secured thereby (the "Mortgage Notes") for which Wilshire Credit Corporation is acting as Servicer.

This appointment shall apply to the following enumerated transactions only:

1. The modification of re-recording of a Mortgage, where said modification or re-recording is for the purpose of correcting the Mortgage to conform to the original intent of the parties 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 as insured.
2. The subordination of the lien of a Mortgage.
3. The execution of partial satisfactions/releases, partial reconveyances or the execution of requests to trustees to accomplish same.
4. With respect to a Mortgage, 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;
 - b. Statements of breach of non-performance;
 - c. Notices of default;
 - d. Cancellations/rescissions of notices of default and/or notices of sale;
 - e. The taking of a deed in lieu of foreclosure; and
 - f. Such other documents and actions as may be necessary under the terms of the Mortgage or state law to expeditiously complete said transactions.
5. 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 or on real estate owned.
6. The completion of loan assumption agreements.
7. The full satisfaction/release of a Mortgage or full reconveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
8. The assignment of any Mortgage and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby pursuant to the requirements of the Servicing Agreement including, without limitation, by reason of a conversion or adjustable rate mortgage loan from a variable rate to a fixed rate.
9. The full assignment of a Mortgage upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the endorsement of the related Mortgage Note.

The undersigned gives Wilshire Credit Corporation 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.

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Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

JP Morgan Chase Bank

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[Signature]
Name: Jana Mordukhaije
WITNESS

[Signature]
Name: PEI HUANG
Title: TRUST OFFICER

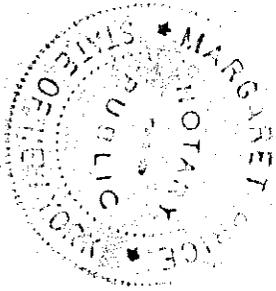
[Signature]
Name: TAKHEED AZAB
WITNESS

[Signature]
Name: DIANE E. WALLACE
Title: ASSISTANT VICE PRESIDENT

STATE OF NEW YORK)
COUNTY OF NEW YORK) SS.

On this 1st day of March, 2003, before me the undersigned, Notary Public of said State, personally appeared [PEI HUANG] and [DIANE E. WALLACE], personally known to me to be duly authorized officers of the national banking association that executed the within instrument and personally known to me to be the persons who executed the within instrument on behalf of the national banking association therein named, and acknowledged to me such national banking association executed the within instrument pursuant to its by-laws.

WITNESS my hand and official seal.



[Signature]
Notary Public in and for the
State of New York

MARGARET M. PRICE
Notary Public, State of New York
No. 24-4980599
Qualified in Kings County
Commission Expires April 22, 2007