

Record and Return to:

America's Servicing Company
1003 E. Brier Drive
Mac X0501-022
San Bernardino, CA 92408
877-222-7875

Space above this line for Recorders Use

Limited Power of Attorney

SFJV-2002-1, a Limited Liability Company organized and existing under the laws of the state of Delaware ("Owner") hereby constitutes and appoints Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc., a national banking association organized under the laws of the United States of America ("WFHM" or "Servicer"), as its true and lawful attorney-in-fact, in its name, place and stead, and for its benefit, in connection with certain real estate mortgage loans (the "Loans") owned by Owner for the purposes of performing all acts and executing all documents in the name of the Owner necessary and incidental to servicing the Loans, managing and disposing of the related real properties and performing the obligations of Servicer thereunder, including, but not limited to:

The said attorneys-in-fact and said person designated by Servicer as the attorney-in-fact, is hereby authorized and empowered to perform the following:

1. Acceptance of money due or to become due from borrowers, guarantors and insurers and collection of past due amounts;
2. Those acts necessary to comply with regulations and requirements of the United States Department of Housing and Urban Development and any other governmental entity or any local, state, or federal law;
3. Foreclosing delinquent Loans, accepting deeds in lieu of foreclosure or otherwise acquiring title to mortgaged properties;
4. Endorsing to the order of Servicer any checks that are made payable to the Owner;

5. Appearing, litigating and compromising any matter in any court either as plaintiff or defendant provided, however, Servicer shall not be authorized to commence any proceedings (other than foreclosure, sequestration, replevin, bankruptcy, and eviction, or to recover payments due under any agreement) without written consent of the Owner;
6. Selling, transferring, or disposing of, or leasing, real property or personal property acquired through foreclosure or otherwise and executing all contracts, agreements, deeds, assignments and their instruments necessary to effect any such sale, transfer or disposition or any lease and to receive proceeds checks made payable to the order of the Servicer;
7. Preparing, executing and delivering satisfactions, cancellations, discharges, or full or partial releases of lien or entering into assumption, modification or payment agreements;
8. Preparing, executing and delivering loan sale agreements to facilitate the sale of the Loans on a retail basis; and
9. Any and all such other acts of any kind and nature whatsoever Owner may find necessary to service said such Loans, manage, or dispose of said properties or perform said obligations.

Owner further grants to Servicer full power and authority to do and perform all acts necessary in the sole discretion of Servicer to carry into effect the powers granted by or under this Limited Power of Attorney as fully as Owner might or could do with the same validity as if all and every such act had been particularly stated, expressed, and especially provided for, and here by ratifies and confirms all the Servicer shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

IN WITNESS WHEREOF,
 this limited power of attorney is duly executed the 16TH day of September, 2004.

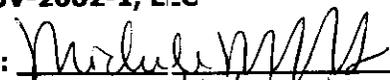
Witness:



Print Name & Title below:

MITCH BARRETT

SFJV-2002-1, LLC

By: 

Printed Name: Michele Michay

Title: VP

Witness:



Print Name & Title below:

SCOTT SCHINDLER

|

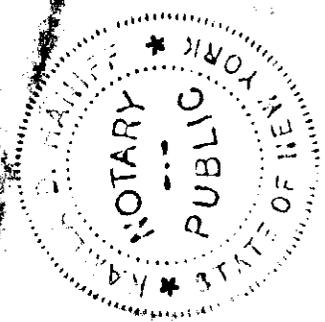
State of New York
County of New York

Kamla D. Haniff

On 10th September 2004, before me, _____, a Notary Public in and for New York County, in the State of New York, before me personally appeared Michelle J. Moffat, personally known or proved to me on the basis of satisfactory evidence to be a vice president of SFJV-2002-1, LLC the corporation the individual(s) who(s) name is (are) subscribed to the within instrument and acknowledge to me that he/she/they executed the same in his/her/their capacity(ies) and that by his/her/their signature(s) on the instrument the individual(s), or the person on behalf of which the individual(s) acted executed the instrument.

Kamla D. Haniff
Notary Public

KAMLA D. HANIFF
Notary Public, State of New York
No. 01HA6023623
Qualified in Nassau County
Commission Expires April 26, 2007



↑ SEAL ↑