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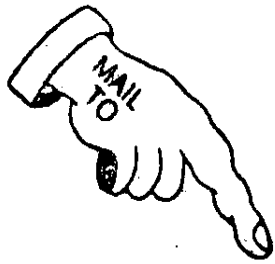
1881/0009 89 001 Page 1 of 2

2002-02-13 09:45:38

Cook County Recorder 23.50



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When Recorded Mail to:
Attn: Recording Department
Optima is.com
1920 Main St. #450
Irvine, CA 92614

OFBRP Loan #: 99801050
POA Loan #: 32

Document Title

LIMITED POWER OF ATTORNEY

COOK, IL

Name of Grantor/Assignor: FIRSTAR BANK N.A., SUCCESSOR IN INTEREST TO FIRSTAR BANK, MILWAUKEE, N.A., AS TRUSTEE

Name of Grantee/Assignee: OCWEN FEDERAL BANK FSB

PLEASE DO NOT REMOVE THIS COVER PAGE. THIS IS PART OF THE DOCUMENT. THIS IS PAGE ONE OF THE LIMITED POWER OF ATTORNEY. PLEASE PROVIDE RECORDING INFORMATION ON THIS PAGE.

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POA#: 32

LIMITED POWER OF ATTORNEY

Firststar Bank, N.A., as Trustee (hereinafter called "Trustee") hereby appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below.

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

1. 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.
2. 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 Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Trustee.
4. 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.
5. To do any other act or complete any other document that arises in the normal course of servicing

Dated: September 24, 2001.

U.S. BANK, N.A., as Trustee d/b/a
FIRSTSTAR BANK, N.A., as Trustee

Witness:

No Corporate Seal

Diana DeKarske

Name: Diana DeKarske

Jennifer L. Burdick

Name: Jennifer L. Burdick

Charles F. Pedersen

Name: Charles F. Pedersen
Title: Vice President

Prepared & Requested by Pat Belanger of
Ocwen Federal Bank at 1665 Palm Beach
Lakes, W. Palm Beach, FL 33401

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Optima is.com @ 1920 Main St #450,
Irvine, CA 92614

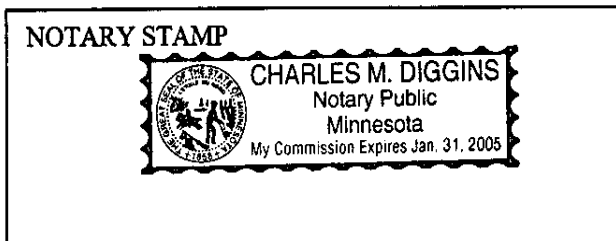
State of Minnesota), County of Ramsey)

BEFORE ME, Charles M. Diggins, a Notary Public in and for the jurisdiction aforesaid, on this 24th day of September, 2001, personally appeared Charles F. Pedersen who resides at c/o 180 East 5th Street, St. Paul, MN 55101 and who is personally known to me (or sufficiently proven) to be a Vice President of U.S. Bank N.A. as Trustee d/b/a Firststar Bank, N.A., as Trustee 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 Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 24th day of September, 2001.

Charles M. Diggins

Charles M. Diggins
My Commission Expires: January 31, 2005



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