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2002 NOV 19 PM 12:52

✓ **When Recorded Return to:**

Financial Dimensions, INC.
41 Terence Drive
Pittsburgh, PA 15236 **34319**

LIMITED POWER OF ATTORNEY

TMS MORTGAGE INC. (hereinafter called "TMS MORTGAGE") hereby appoints Owen Federal Bank FSB, as its true and lawful attorney-in-fact to act in the name, place and stead of TMS MORTGAGE, for the purposes set forth below. This limited powers given pursuant to a certain Master Mortgage Loan and REO Purchase Agreement ("The Agreement") dated March 26, 1997, to which reference is made herein. The said attorney-in-fact, is hereby authorized, and empowered, as follows:

MICKI UTSLER
RECORDER
ADISON COUNTY, IOWA

*W/C Return to Western letter
2400 E Commercial Blvd
FT Lauderdale FL 33308*

1. To execute, acknowledge, seal and deliver the Deed of Trust/Mortgage Note Endorsements, on behalf of TMS MORTGAGE with respect to the Mortgage Notes for all of the Mortgage Loans,
2. To execute, acknowledge, seal and deliver, the Assignments and Lost Note Affidavits with respect to any Mortgage Notes which have been lost or are otherwise unavailable.
3. To execute, acknowledge, seal and deliver the Assignments of Mortgage and Other Collateral Loan Documents with respect to all of the Mortgage Loans.
- 4) To execute and deliver deeds, assignments, bills of sale, other instruments of sale, conveyance, and transfer, releases, notice filings, tax declarations, and other statements or filings with any federal, state, municipal, local or other governmental subdivision, department, commission, board, bureau, court, legislature, agency, instrumentality or other governmental authority, together with such endorsements and acknowledgments as may be necessary or appropriate to effect the execution, delivery, conveyance, recordation or filing of any such documents. .
5. To generate, execute and deliver all documents, instruments, affidavits associated with the servicing standards and guidelines as stated in The Agreement, including performing loans, and those loans in Foreclosure, Bankruptcy or Litigation.

BK 26285 PG 0177

W/C

The rights, powers, and authority of the attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof..

Dated: April 4, 1997

TMS MORTGAGE INC.
BY: [Signature]
NAME: John C. Hill
TITLE: Sr. Vice President

WITNESS:
Heather A. Boyd
NAME:

Kathy Sarrant
NAME:

State of California,
County of Sacramento

BEFORE ME, Chantel Fashano, a Notary Public in and for the jurisdiction aforesaid, on this 4th day of April, 1997, personally appeared John C. Hill who is personally well known to me and resides at 3464 El Camino Ave. Ste. 110, to be a/an Officer of TMS MORTGAGE INC. and the person who executed the foregoing instrument by virtue of the authority vested in him and he she did acknowledge the signing of the foregoing instrument to be his her fee and voluntary act and deed as a/an Officer, for and on behalf of TMS MORTGAGE INC. for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 4th day of April, 1997.

[Signature]
Notary Public:



My Commission expires: 1/28/2000

BK 26285 PG 0178

RECORDED IN THE OFFICIAL RECORDS BOOK
OF BROWARD COUNTY, FLORIDA
COUNTY ADMINISTRATOR



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 07 day of November, 2002.
Roger Desjarlais, County Administrator
By [Signature] Deputy Clerk