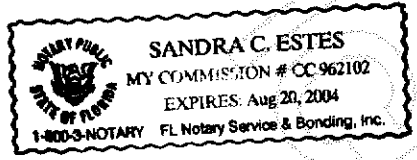


On February 6, 2003, before me, the undersigned, a Notary Public in and for the State of FLORIDA, duly commissioned and sworn, personally appeared Brandy Cutler, to me known to be the Sr. Mgr. DFHSrv. of OCWEN FEDERAL BANK FSB, the corporation that executed the foregoing instrument as Attorney in Fact for US BANK, N.A., AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED NOVEMBER 1, 2001, MORGAN STANLEY DEAN WITTER CAPITAL I INC. TRUST 2001-NC3, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she/it was authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.



Sandra C. Estes
NOTARY PUBLIC in and for the State of
FLORIDA, residing at: _____
My commission expires: _____