



200410040074

Skagit County Auditor

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## Return Address:

Financial Dimensions, Inc.  
1400 Lebanon Church Road  
Pittsburgh, PA 15236  
OFB # 203648

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)**Document Title(s)** (or transactions contained therein): (all areas applicable to your document must be filled in)

1. Limited Power of Attorney 2. \_\_\_\_\_  
3. \_\_\_\_\_ 4. \_\_\_\_\_

**Reference Number(s) of Documents assigned or released:**

Additional reference #'s on page \_\_\_\_\_ of document

200110120108**Grantor(s)** (Last name, first name, initials)

1. US Bank National Association  
2. \_\_\_\_\_

Additional names on page \_\_\_\_\_ of document.

**Grantee(s)** (Last name first, then first name and initials)

1. Owen Federal Bank FSB  
2. \_\_\_\_\_

Additional names on page \_\_\_\_\_ of document.

**Legal description** (abbreviated: i.e. lot, block, plat or section, township, range)

Portion lots 1-3, Block 6 "DAVIS" First  
Addn to Anacortes

Additional legal is on page 2 of document.**Assessor's Property Tax Parcel/Account Number**☐ Assessor Tax # not yet assignedP57147

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Dana Schuchardt

Signature of Requesting Party

POA#: 1780

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

U.S. Bank National Association ("U.S. Bank"), a national banking association organized and existing under the laws of the United States of America, 60 Livingston Ave, Corporate Trust, 3<sup>rd</sup> Floor, St. Paul, MN 55107 hereby constitutes and appoints Ocwen Federal Bank as Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Ocwen Federal Bank, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorney-In-Fact if such documents are required or permitted under the terms of the related servicing agreement (see attached Exhibit A), and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or the Holder, as such terms are defined in the related servicing agreement. This Power of Attorney is being issued in connection with Ocwen Federal Bank's responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank in its capacity as Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of security instruments (collectively the "Security Instruments") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by U.S. Bank 1, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or building thereon, as U.S. Bank's act and deed, to contact for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of U.S. Bank.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Witness my hand and seal this July 27, 2004.

Witness: B. Thompson

Witness: Jason Leduc

Attest: Joshua Mack, Trust Officer

U.S. Bank National Association, as Trustee

By: S. Christopherson, Vice President

By: Charles F. Pedersen, Vice President

FOR CORPORATE ACKNOWLEDGMENT

State of Minnesota

County of Ramsey

On this 27<sup>th</sup> day of July, 2004, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Joshua Mack, S. Christopherson, and Charles F. Pedersen, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Trust Officer, Vice President, and Vice President, respectively of U.S. Bank National Association, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledge to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature:

Susan Burdick



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My commission expires: 1/31/2006

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When Recorded Mail To:  
Financial Dimensions, Inc.  
1400 Lebanon Church Road  
Pittsburgh, PA 15236

203648

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Exhibit "A"

U.S. Bank, N.A. f/k/a First Bank, N.A. As Trustee

Mego Mortgage Home Loan Owner Trust 1997-3  
Mego Mortgage Home Loan Owner Trust 1997-4  
Mego Mortgage Home Loan Owner Trust 1997-1  
Mego Mortgage Home Loan Owner Trust 1997-2  
Mego Mortgage Home Loan Owner Trust 1996-3  
New Century Home Equity Loan Trust, Series 1997-NC6

U.S. Bank Trust, N.A. f/k/a First Trust, N.A., As Trustee

Keystone Asset-Backed Securities, Series 1997-P3  
Keystone Owner Trust 1998-P1  
New Century Asset-Backed Floating Rate Certificates Series 1997-NC4  
New Century Home Equity Loan Trust, Series 1997-NC5  
New Century Asset-Backed Floating Rate Certificates Series 1997-NC5  
Keystone Owner Trust 1998-P2

U.S. Bank, N.A., as Trustee, successor by merger to Firststar Bank, N.A. successor in interest to  
Firststar Bank Milwaukee, N.A., as Trustee

Salomon Brothers Mortgage Securities VII, Inc. Mortgage Pass-Through Certificates Series 1998-NC7  
Salomon Brothers Mortgage Securities VII, Inc. Mortgage Pass-Through Certificates Series 1999-NC1  
Salomon Brothers Mortgage Securities VII, Inc. Floating Rate Mortgage Pass-Through Certificates Series  
1999-NC2  
Salomon Brothers Mortgage Securities VII, Inc. Floating Rate Mortgage Pass-Through Certificates Series  
1999-NC3  
Salomon Brothers Mortgage Securities VII, Inc. Floating Rate Mortgage Pass-Through Certificates Series  
1999-NC4  
Salomon Brothers Mortgage Securities VII, Inc. Floating Rate Mortgage Pass-Through Certificates Series  
1999-NC5  
New Century Home Equity Loan Trust 1999-NCA  
New Century Home Equity Loan Trust, Series 1999-NCB



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Exhibit "A" Continued

U.S. Bank, N.A., as Trustee, successor by merger to Firststar Bank, N.A. successor in interest to  
Firststar Bank Milwaukee, N.A., as Trustee (Continued)

New Century Home Equity Loan Trust, Series 1999-NCD

New Century Home Equity Loan Trust, Series 2000-NC1

New Century Home Equity Loan Trust, Series 2000-NCA

New Century Home Equity Loan Trust, Series 2001-NC1

U.S. Bank, N.A., As Trustee

Empire Funding Home Loan Owner Trust, 1998-3

Empire Funding Home Loan Owner Trust, 1998-A

Empire Funding Home Loan Owner Trust, 1997-3

Empire Funding Home Loan Owner Trust, 1997-4

Empire Funding Home Loan Owner Trust, 1997-5

Empire Funding Home Loan Owner Trust, 1998-1

Empire Funding Home Loan Owner Trust, 1998-2

Empire Funding Home Loan Owner Trust, 1999-1

Empire Funding Home Loan Owner Trust, 1997-A

Empire Funding Home Loan Owner Trust, 1997-1

Empire Funding Home Loan Owner Trust, 1997-2

Salomon Brothers Mortgage Securities VII, Inc. Asset-Backed Certificates Series 1998-NC3

Salomon Brothers Mortgage Securities VII, Inc. Asset-Backed Floating Rate Certificates Series 1998-NC4

Salomon Brothers Mortgage Securities VII, Inc. Asset-Backed Floating Rate Certificates Series 1998-NC6

New Century Asset-Backed Floating Rate Certificates Series 1998-NC1

New Century Asset-Backed Floating Rate Certificates Series 1998-NC2

CSFB ABS Trust Series 2001-HE16

Republic Bank Home Loan Owner Trust 1998-1



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Exhibit "A" Continued

U.S. Bank, N.A., As Trustee (continued)

Republic Bank Home Loan Owner Trust 1997-1

New Century Home Equity Loan Trust, Series 2001-NC2 Asset Backed Pass-Through Certificates

CSFB ABS Trust Series 2001-HE22

Morgan Stanley Dean Witter Capital I Inc. Trust 2001-NC3, Mortgage Pass-Through Certificates, Series 2001-NC3

CSFB ABS Trust Series 2001-HE25

CSFB ABS Trust Series 2001-HE30

Morgan Stanley Dean Witter Capital I Inc. Trust 2001-NC4

CSFB Mortgage Pass-Through Certificates, Series 2002-HE1

CSFB Mortgage Pass-Through Certificates, Series 2002-HE4

New Century Home Equity Loan Trust, Series 2002-A Asset-Backed Pass-Through Certificates Series 2002-A

Home Equity Pass-Through Certificates, Series 2002-1

Morgan Stanley Dean Witter Capital I Inc. Trust 2002-HE1 Mortgage Pass-Through Certificates, Series 2002-HE1

ABFC Asset-Backed Certificates, Series 2002-NC1

MASTR Asset Backed Securities Trust 2002-NC1 Mortgage Pass-Through Certificates

Home Equity Asset Trust 2003-3, Home Equity Pass-Through Certificates, Series 2003-3

Home Equity Asset Trust 2003-4, Home Equity Pass-Through Certificates, Series 2003-4

MASTR Asset Backed Securities Trust 2003-NC1, Mortgage Pass-Through Certificates, Series 2003-NC1

Structured Asset Securities Corporation, Mortgage Loan Trust 2003-RNP1

Home Equity Asset Trust 2003-5, Home Equity Pass-Through Certificates, Series 2003-5

Home Equity Asset Trust 2003-6, Home Equity Pass-Through Certificates, Series 2003-6

Home Equity Asset Trust 2003-7, Home Equity Pass-Through Certificates, Series 2003-7

Home Equity Asset Trust 2003-8, Home Equity Pass-Through Certificates, Series 2003-8



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## Exhibit "A" Continued

U.S. Bank, N.A., As Trustee (continued)

Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-GEL1

Home Equity Asset Trust 2004-1, Home Equity Pass-Through Certificates, Series 2004-1

Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-39EX

HLTV Mortgage Loan Trust, Asset-Backed Notes, Series 2004-1

Terwin Mortgage Trust 2004-4SL, Asset-Backed Certificates, TMTS Series 2004-4SL

Home Equity Asset Trust 2004-2, Home Equity Pass-Through Certificates, Series 2004-2

Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-GEL1

Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-39EX

HLTV Mortgage Loan Trust, Asset-Backed Notes, Series 2004-1

Terwin Mortgage Trust 2004-4SL, Asset-Backed Certificates, TMTS Series 2004-4SL

Home Equity Asset Trust 2004-2, Home Equity Pass-Through Certificates, Series 2004-2

Structured Asset Securities Corporation, Finance America Mortgage Loan Trust 2004-1, Mortgage Pass-Through Certificates, Series 2004-1

Structured Asset Securities Corporation, Mortgage Loan Trust 2004-GEL2, Mortgage Backed Notes, Series 2004-GEL2



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 11 day of August, 2004  
 By Priscilla Young  
 Deputy Clerk



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