Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2065-112
89756969

Davidson County DEEDWARR
Recvd: 10/12/04 09:21 12pgs
Fees:63.00 Taxes:151.70
20041012-0122708

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 8th day of September, 2004, by Wells Fargo Bank Minnesota, N. A., as Trustee for Delta Funding Home Equity Loan Trust 1998-3, Grantor, by its duly authorized attorney in fact.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Steven K. Crook and Linda K. Crook, Grantees, the following land in Davidson County, Tennessee:

Being all of Lot No. 18, Block K. Power & Roth's Madison Park, as shown by plat and survey of record in Plat Book 974, Page 38, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Wells Fargo Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1998-3 by Trustee's Deed from Wilson & Associates, PLLC as Successor-Trustee, filed for record June 30, 2004 as instrument number 20040630-0077443, Registers Office for Davidson County, Tennessee.

Commonly known as: 921 Denson Avenue, Madison, TN 37115.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Grantees and unto their heirs and assigns forever.

Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR
PRINTING IN THIS DOCUMENT
UNSATISFACTORY WHEN RECEIVED

IN WITNESS WHEREOF, this indenture is executed in the name of the Grantor on the day and year first above written.

Wells Fargo Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1998-3 by Ocwen Federal Bank, FSB, its attorney-in-fact.

SEE ATTACHED EXHIBIT 'A'

BY: _____

ANDREW C. KUREK
Assistant Secretary

ATTEST: _____

MICHAEL MORELAND
Director

OCWEN FEDERAL BANK FSB SEAL

Acknowledgment

State of FL
)ss.
County of ORANGE

On this day before me, a Notary Public, personally appeared Andrew Kurek, **to me personally well-known, who acknowledged that he/she is the** manager **of Ocwen Federal Bank, FSB, a corporation, as attorney-in-fact for Wells Fargo Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1998-3, a corporation, and that he/she, as such officer, being authorized so to do, has executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation as such attorney-in-fact by himself/herself as such officer.**

Witness my hand and seal this 8th **day of September, 2004.**

_____
Notary Public

My commission expires:

Kathleen M. Peterson
My Commission DD337064
Expires July 12, 2008

_____
(Seal)

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, $41,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Steven Crook
Affiant

Subscribed and sworn to before me this 13th day of September, 2004.

Mary Joyce Masters
Notary Public

My commission expires:

_____
(Seal)

MARY JOYCE MASTERS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires SEPT. 22, 2007

Property owner and party responsible for payment of taxes:

Steven K. Crook
228 MAPLE S.T.
MADISON, TN 37115

Map No. 052-05-0-124.00

Return to:

Associates Closing & Title – HURON
11501 Huron Lane
Little Rock, AR 72211

CFN # 103459215, OR BK 36365 Page 387, Page 1 of 5, Recorded 11/04/2003 at 11:24 AM, Broward County Commission, Deputy Clerk 1924

EXHIBIT 'A'

POA # 29

LIMITED POWER OF ATTORNEY

Wells Fargo Bank Minnesota, N.A., a national banking association,(formerly known as Norwest Bank Minnesota, N.A.) (the "Company") hereby irrevocably constitutes and appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), and any other officer or agent thereof, with full power of substitution, as its true and lawful attorney-in-fact with full irrevocable power and authority in the place and stead of the Company and in the name of the company or in its own name from time to time in Ocwen's discretion, for the purpose of servicing mortgage loans, to take any and all appropriate action and to execute any and all documents and instruments which may be necessary or desirable to accomplish the purposes of servicing mortgage loans, and without limiting the generality of the foregoing, the Company hereby gives Ocwen the power and right, on behalf of the Company, without assent by the Company, to do the following, to the extent consistent with the terms and conditions of the Pooling and Servicing Agreements and the Servicing Agreements attached hereto as Exhibit A (the "Agreements"):

(A) to direct any party liable for any payment under any loans to make payment of any and all moneys due or to become due thereunder directly to Ocwen or as Ocwen shall direct and in the name of the Company or its own name, or otherwise, to take possession of and endorse and collect any checks, drafts, notes, acceptances, or other instruments for the payment of moneys due under any loans (including those related to mortgage insurance), to file and receive payment for any hazard insurance claim filing; (B) to execute substitutions of trustee, reconveyance documents, foreclosure documents, grant deeds, and other instruments conveying real property, including the execution, acknowledgement, delivery, filing, and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the properties, or any part thereof, with such clause or clauses, and agreement or agreements as the attorney in fact shall deem proper and expedient and such other documents as Ocwen deems necessary to carry out its obligations to service the mortgage loans; (C) to ask or demand for, collect, receive payment of and receipt for, any and all moneys, claims, and other amounts due or to become due at any time in respect of or arising out of any loans; (D) to commence and prosecute any suits, actions, or proceedings at law or in equity in any court of competent jurisdiction to collect the loans or any thereof and to enforce any other right in respect of any loans; and (E) generally, to do, at Ocwen's option, at any time, and from time to time, all acts and things which Ocwen deems necessary to protect, preserve, or realize upon the loans and the liens thereon and to effect the intent of the Agreements all as fully and effectively as the Company might do.

Company hereby ratifies all that said attorneys shall lawfully do or cause to be done by virtue hereof. This power of attorney is a power coupled with an interest and shall be irrevocable.

DATED this 16th day of December, 2002.

Wells Fargo Bank Minnesota, N.A., a national banking association
By: _____
Diane TenHoopen
Its: Vice President

Witness _____
Cheryl Bohn

Witness _____
David Traficanti

STATE OF MARYLAND
COUNTY OF HOWARD

On this 16th day of December, 2002 before me, the undersigned , a notary public, personally appeared Diane TenHoopen, Vice President of Wells Fargo Bank Minnesota, N.A., a national banking association, who resides at 9062 Old Annapolis Road Columbia, Maryland, who is personally known to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in his/her capacities and that by their signatures on the instrument the persons of the entry upon behalf of which the persons acted, executed the instrument.

Witness my hand and official seal.

Signature _____

KATHLEEN A. DEAN
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES FEB. 28, 2006

Exhibit A

Ocwen Mortgage Loan Trust Asset-Backed Certificates, Series 1998-OAC1

Salomon Brothers Mortgage Securities VII, Inc., Floating Rate Mortgage Pass-Through Certificates, Series 1999-3

Southern Pacific Secured Assets Corporation, Mortgage Loan Asset-Backed Pass-Through Certificates, Series 1997-4, 1998-1, 1998-2

Southern Pacific Secured Assets Corporation, Collateralized Asset-Backed Notes Trust, Series 1998-H1

Amresco Residential Securities Corporation Mortgage Loan Trust 1998-3

Amresco Residential Securities Corporation Mortgage Loan Trust 1999-1

Fund America Investors Trust 1997-NMC1 Collateralized Mortgage Obligation Series 1997-NMC1
A/K/A National Mortgage Corporation, Phase 1997-NMC1

First Alliance Mortgage Loan Trust 1998-3, Mortgage Loan Asset-Backed Certificates, Series 1998-3

First Alliance Mortgage Loan Trust 1998-4, Mortgage Loan Asset Backed Certificates, Series 1998-4

First Alliance Mortgage Loan Trust 1999-1, Mortgage Loan Asset Backed Certificates, Series 1999-1

First Alliance Mortgage Loan Trust 1999-2, Mortgage Loan Asset Backed Certificates, Series 1999-2

First Alliance Mortgage Loan Trust 1999-3, Mortgage Loan Asset Backed Certificates, Series 1999-3

City Capital Home Loan Trust 1999-1 Asset-Back Notes, Series 1999-1

Delta Funding Home Equity Loan Trust 1994-2

Delta Funding Home Equity Loan Trust 1995-1

Delta Funding Home Equity Loan Trust 1995-2

Delta Funding Home Equity Loan Trust 1996-1

Delta Funding Home Equity Loan Trust 1996-2

Delta Funding Home Equity Loan Trust 1996-3

Delta Funding Home Equity Loan Trust 1997-1

Exhibit A continued

Delta Funding Home Equity Loan Trust 1997-2

Delta Funding Home Equity Loan Trust 1997-3

Delta Funding Home Equity Loan Trust 1997-4

Delta Funding Home Equity Loan Trust 1998-1

Delta Funding Home Equity Loan Trust 1998-2

Delta Funding Home Equity Loan Trust 1998-3

Delta Funding Home Equity Loan Trust 1998-4

Delta Funding Home Equity Loan Trust 1999-1

Delta Funding Home Equity Loan Trust 1999-2

Delta Funding Home Equity Loan Trust 1999-3

Delta Funding Home Equity Loan Trust 2000-1

Delta Funding Home Equity Loan Trust 2001-1

Delta Funding Home Equity Loan Asset-Backed Certificates Series 2001-2

Asset Backed Securities Corporation Home Equity Loan Trust 2001-HE1

Amortizing Residential Collateral Trust, 2001-BC4

Home Equity Loan Asset Backed Certificates Series 2002-1

Renaissance HEL Trust 2002-3 Asset-Backed Certificates, Series 2002-3

Home Equity Loan Asset-Backed Certificates, Series 2002-2

Home Equity Loan Asset-Backed Certificates, Series 2002-3

Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC5

Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC6

Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC8

Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC9

Renaissance Home Equity Loan Trust 2002-2.

Access Financial Mortgage Loan Trust 1996-3

Registered Holders and Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC10

BOARD OF COUNTY COMMISSIONERS CREATED OCT. 1ST 1915 POLK COUNTY, FLORIDA

I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 4 day of MAY, 2004
Roger Desjarlais, County Administrator
By _____ Deputy Clerk

OCWEN FEDERAL BANK FSB
CERTIFICATE OF SECRETARY

The undersigned hereby certifies as follows:

1. He is the duly elected, qualified and acting Secretary of Ocwen Federal Bank, FSB (the "Company"), and in charge of the minute books and corporate records of the Company.

2. Set forth below is a true copy of certain resolutions duly adopted by the Executive Committee of the Board of Directors of Ocwen Federal Bank, FSB on July 6, 2004:

RESOLVED, that the Senior Vice President of Residential Loan Servicing, Vice President of Residential Loss Mitigation, Vice President of Ocwen Realty Advisors, Vice President of Capital Markets, Director of VA REO, Director of REO, Director of Customer Service, Director of Loan Servicing, Director of Vendee Loan Originations, Senior Manager of VA REO, Senior Manager of Customer Relations, Director of Corporate Services, and Senior Manager of Mortgage Operations, Manager of VA REO, Manager of REO, and Senior Supervisor of Contract Management be, and hereby are, authorized to execute, acknowledge, seal, deliver, endorse, file, record and process the following documents, on behalf of the Bank as necessary or desirable and appropriately completed, in the ordinary course of servicing one-to-four family residential mortgage loans, including the marketing and sale of real estate owned:

deeds; mortgages; note endorsements; subordinations; modifications; lost note affidavits; assignments, satisfactions, releases and reconveyances of deeds, mortgages, subordinations, modifications and other recorded documents; checks or other instruments received by the Bank and made payable to a prior servicer; hazard claims; tax authority notifications and declarations; bills of sale and other instruments of sale, conveyance, and transfer; and all ordinary, appropriate or necessary endorsements, acknowledgements, affidavits and other supporting documents;

RESOLVED, that each of the Senior Vice President of Residential Loan Servicing, Vice President of Ocwen Realty Advisors, Director of Customer Service, Director of VA REO, Director of REO, Director of Loan Servicing, Director of Corporate Services, Senior Manager of VA REO and Vice President of Residential Loss Mitigation, Default Servicing Liaison be, and are hereby, authorized, among other things, to execute, acknowledge, seal, deliver, endorse, file, record and process the following documents, on behalf of the Bank as necessary or desirable and appropriately completed, in the ordinary course of servicing one-to-four family residential mortgage loans, including the marketing and sale of real estate owned:

insurance filings and claims; affidavits of debt; substitutions of trustee or 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 all other ordinary, appropriate or necessary documents in connection with insurance, foreclosure, bankruptcy and eviction actions;

RESOLVED, that the Senior Vice President of Residential Loan Servicing, Vice President of Ocwen Realty Advisors, Director of Loan Servicing and Vice President of Residential Loss Mitigation be, and hereby are authorized and directed to execute all documents necessary for the purchase by the Bank of real property located in Puerto Rico, to take all actions necessary and desirable to administer the assets and the property of the Bank, including without limitation, purchases, endorsements, allonges, assignments of mortgages and trust deeds, other assignments and reconveyances, deeds, leases, contracts and legal pleadings, and to appear on behalf of the Bank in any legal proceeding related to the Property and the assets;

RESOLVED, that the Vice President of Ocwen Realty Advisors, Director of Servicing Operations, Director of REO, Manager of REO, Director of VA REO, Senior Manager of VA REO, Manager of VA REO and the Director of Investor Reporting be, and are hereby, appointed Assistant Secretaries of the Bank for the purposes of attesting documents in the ordinary course of servicing one-to-four family residential mortgage loans, including the marketing and sale of real estate owned, provided that such documents have been executed by other signatories named in the preceding resolutions;

RESOLVED, that the Senior Vice President of Residential Loan Servicing, Vice President of Ocwen Realty Advisors and Director of Investor Reporting be, and hereby are, authorized to execute, acknowledge, seal, deliver, endorse, file, record and process loss letters and stop advance certificates, on behalf of the Bank as necessary or desirable and appropriately completed, in the ordinary course of servicing one-to-four family residential mortgage loans, including in connection with real estate owned;

RESOLVED, that the proper officers be, and hereby are, authorized to appoint an attorney in fact to act for and in representation of the proper officers and for the Banks use and benefit in the exercise of the proper officers authority with regards to real property located in Puerto Rico;

RESOLVED, that for the purposes of these resolutions, the proper officers shall be: the Chairman and Chief Executive Officer, the President, any Vice President, the Treasurer, the Secretary and any Assistant Secretary;

RESOLVED, that any and all actions previously taken by the proper officers of the Bank on behalf of the Bank, or by the persons authorized herein but predating the date hereof, in furtherance of the purpose and intent of any or all of the foregoing resolutions be, and hereby are, ratified, confirmed, adopted and approved in all respects as the duly authorized acts of the Bank;

RESOLVED, that the proper officers of the Bank be, and each of them hereby is, authorized and directed, in the name and on behalf of the Bank, to take any and all such further actions, to execute, deliver and perform, under its corporate seal or otherwise, any and all such further agreements, documents, certificates and instruments, to make any and all such filings, to seek any and all such approvals and to pay any and all such costs and expenses as in their, his or her judgment may be necessary, appropriate or advisable in order to carry out the purpose and intent of any or all of the foregoing resolutions and to effectuate the transactions authorized thereby; and

FURTHER RESOLVED, that these resolutions rescind and supersede all prior resolutions of the Executive Committee or of the Board of Directors with respect to the matters addressed herein.

3. Set forth below is a list of the Company's officers and personnel who are authorized to execute the documents referred to in the foregoing resolutions, together with the title and department of such officer and personnel. Each of such officers and personnel is as of the date hereof, a duly appointed officer or employee of the Company, holding the office or position set forth opposite his/her name.

Name	Title
Scott W. Anderson	Senior Vice President, Residential Loan Servicing
Margery A. Rotundo	Vice President, Residential Loss Mitigation
Richard Delgado	Vice President, Capital Markets and Servicing Acquisitions
Michael H. Moreland	Director, VA REO
Joseph Hillery	Director, REO
Brian J. Laforest	Director, Investor Reporting
Normajean N. Cohn	Director, Customer Service
Paul E. Neff	Director, Servicing Operations

Robert G. Hall	Director, Loan Servicing
John Eder	Director, Vendee Loan Originations
Barbara G. Darling	Senior Manager, VA REO
Robert E. Kaltenbach	Senior Manager, Customer Relations
Steve A. Nielsen	Director, Corporate Services
Andrew C. Kurek	Manager, REO
Terri Hunter	Manager, VA REO
Mike Huot	Manager, VA REO
Kathryn Poston	Manager, VA REO
Mike Kartsonakis	Manager, VA REO
Adrienne Desouza	Manager, VA REO
Mark L. Elliot	Senior Supervisor, Contract Management
Pamela M. Adams	Default Servicing Liaison

4. The foregoing resolutions have not been amended, altered or otherwise modified and are, at the date of this Certificate, in full force and effect.

IN WITNESS WHEREOF, the undersigned has executed this certificate and affixed the corporate seal of the Company on this 13th day of July, 2004.

Kevin J. Wilcox
Secretary

CERTIFIED TRUE COPY
OF ORIGINAL DOCUMENT

FEDERAL BANK FSB
CORPORATE SEAL
OCNEN