

**EXHIBIT “N”**  
Limited Power of Attorney  
Annotated

**AMICUS BRIEF OF MARIE MCDONNELL**

*U.S. Bank v. Ibanez and Wells Fargo Bank v. LaRace*

When Recorded, Return to  
Option One Mortgage Corp.  
6501 Irvine Center Dr., DB-RE  
Irvine, CA 92618

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, National Association, (the "Principal") (formerly known as Norwest Bank Minnesota, N.A.), 9062 Old Annapolis Road, Columbia, Maryland 21045, organized and existing under the laws of the United States hereby constitutes and appoints Option One Mortgage Corporation ("Option One"), a California Corporation, 3 Ada, Irvine, California 92618 and in its name, aforesaid acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or of Holders. This Power of Attorney is being issued in connection with Option One's responsibilities to service certain mortgage loans (the "Loans") held by Wells Fargo Bank, NA, in its capacity as Trustee for Option One Mortgage Acceptance Corporation, depositor, under the Pooling and Servicing Agreements attached hereto as Exhibit A (the "Agreements").

The Depositor in the LaRacé securitization was "Asset Backed Funding Corporation," a Bank of America entity, not Option One Mortgage Acceptance Corporation. Hence, this Limited Power of Attorney does not cover the LaRacé transaction or foreclosure.

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 Wells Fargo Bank, NA 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 buildings thereon, as Wells Fargo Bank, N.A.'s act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or 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 Property, including but not limited to the execution of releases, satisfactions, 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 Wells Fargo Bank, N.A.
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 5<sup>th</sup> day of January, 2007

Melissa Loiselle  
Attest: Melissa Loiselle, Assistant Secretary

Wells Fargo Bank, N.A.  
as Trustee  
Jacquelyn E. Kimball  
Jacquelyn E. Kimball, Vice President

Kathy McDonald  
Witness: Kathy McDonald

Sharon Restivo  
Witness: Sharon Restivo

Prepared by Kathleen A. Dean  
Wells Fargo Bank, N.A.  
9062 Old Annapolis Road  
Columbia, Maryland, 21045

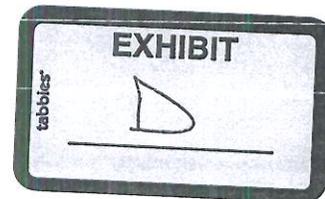
FOR CORPORATE ACKNOWLEDGMENT

STATE OF MARYLAND  
COUNTY OF HOWARD

On this 5<sup>th</sup> day of January, 2007, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Jacquelyn E. Kimball and Melissa Loiselle, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President and Assistant Secretary respectively, of the corporation therein named, and acknowledged to me that such a corporation executed the within instrument pursuant to its bylaws or a resolution of the Board of Directors.

Witness my hand of official seal.

Signature Kathleen A. Dean  
Kathleen A. Dean, Notary Public, My commission expires 2/1/2009



## EXHIBIT A

1. Option One Mortgage Loan Trust 1999-1, Asset Backed Certificate Series 1999-1
2. Option One Mortgage Loan Trust 1999-2, Asset-Backed Certificates Series 1999-2
3. Option One Mortgage Loan Trust 1999-3, Asset Backed Certificates Series 1999-3
4. Option One Mortgage Loan Trust 1999-A, Asset Backed Certificates Series 1999-A
5. Option One Mortgage Loan Trust 1999-B, Asset-Backed Certificates Series 1999-B
6. Option One Mortgage Loan Trust, Asset Backed Certificates Series 1999-C
7. Option One Mortgage Loan Trust 2000-1, Asset Backed Certificates Series 2000-1
8. Option One Mortgage Loan Trust 2000-2, Asset Backed Certificates Series 2000-2
9. Option One Mortgage Loan Trust 2000-3, Asset Backed Certificates Series 2000-3
10. Option One Mortgage Loan Trust 2000-4, Asset-Backed Certificates Series 2000-4
11. Option One Mortgage Loan Trust 2000-5, Asset-Backed Certificates Series 2000-5
12. Option One Mortgage Loan Trust 2000-A, Asset Backed Certificates Series 2000-A
13. Option One Mortgage Loan Trust 2000-B, Asset Backed Certificates Series 2000-B
14. Option One Mortgage Loan Trust 2000-C, Asset Backed Certificates Series 2000-C
15. Option One Mortgage Loan Trust 2000-D, Asset-Backed Certificates, Series 2000-D
16. First Franklin Mortgage Loan Trust 2000-FF1, Asset-Backed Certificates, Series 2000-FF1
17. Option One Mortgage Loan Trust 2001-1, Asset-Backed Certificates 2001-1
18. Option One Mortgage Loan Trust 2001-A, Asset-Backed Certificates Series 2001-A
19. Structures Asset Securities Corporation; Mortgage Pass-Through Certificates Series 1999-BC4
20. Mesa Trust 2001-2, Asset-Backed Certificates Series 2001-2
21. Option One Mortgage Loan Trust 2001-2, Asset Backed Certificates Series 2001-2
22. Option One Mortgage Loan Trust 2001-B, Asset-Backed Certificates Series 2001-B
23. Option One Mortgage Loan Trust 2001-3, Asset Backed Certificates Series 2001-3
24. Option One Mortgage Loan Trust 2001-C, Asset Backed Certificates Series 2001-C
25. Option One Mortgage Loan Trust 2001-D, Asset Backed Certificates Series 2001-D
26. Option One Mortgage Loan Trust 2001-4, Asset Backed Certificates Series 2001-4
27. Mesa Trust 2001-5, Asset Backed Certificates Series 2001-5
28. Option One Mortgage Loan Trust 2002-1, Asset Backed Certificates Series 2002-1
29. Option One Mortgage Loan Trust 2002-A, Asset Backed Certificates Series 2002-A
30. Option One Mortgage Loan Trust 2002-2, Asset Backed Certificates Series 2002-2
31. Option One Mortgage Loan Trust 2002-3, Asset Backed Certificates Series 2002-3
32. Option One Woodbridge Loan Trust 2002-1, Asset Backed Certificates Series 2002-1
33. Option One Mortgage Loan Trust 2002-4, Asset Backed Certificates Series 2002-4
34. Option One Mortgage Loan Trust 2002-5, Asset Backed Certificates Series 2002-5

35. Structured Asset Securities Corporation, Mortgage Pass –Through Certificates, 2002-BC5 (ARC 2002-BC5)
36. Option One Woodbridge Loan Trust 2002-2, Asset Backed Certificates Series 2002-2
37. Option One Mortgage Loan Trust 2002-6, Asset Backed Certificates Series 2002-6
38. First Franklin Loan Trust 2001-FF2, Asset Backed Certificates Series 2001-FF2
39. MASTR Asset Backed Securities Trust Mortgage Pass-Through Certificates Series 2002-OPT1
40. Morgan Stanley Dean Witter Capital 1, Trust 2002-OP1, Mortgage Pass Through Certificates Series 2002-OP1
41. Asset Backed Funding Corporation 2004-OPT5, Asset Backed Certificates, Series 2004-OPT5
42. MASTR Asset Backed Securities Trust Mortgage Pass-Through Certificates Series 2003-OPT1
43. MASTR Asset Backed Securities Trust Mortgage Pass-Through Certificates Series 2003-OPT2
44. Option One Woodbridge Loan Trust 2003-01, Asset Backed Certificates Series 2003-1
45. Option One Mortgage Loan Trust 2003-1, Asset Backed Certificates Series 2003-1
46. Option One Mortgage Loan Trust 2003-2, Asset Backed Certificates Series 2003-2
47. Option One Mortgage Loan Trust 2003-3, Asset Backed Certificates Series 2003-3
48. Option One Mortgage Loan Trust 2003-4, Asset Backed Certificates Series 2003-4
49. First Franklin Mortgage Loan Trust 2001-FF1, Asset Backed Certificates Series 2001-FF1
50. Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates Series 2001-BC1
51. CSFB ABSC 2001-HE3 (Asset Backed Securities Corporation Home Equity Loan Trust 2001-HE3)
52. First Franklin Mortgage Loan Trust 2002-FF1, Asset Backed Certificates Series 2002-FF1
53. ABSC 2001-HE1 (Asset Backed Securities Corporation Home Equity Loan Trust 2001-HE1)
54. Option One Woodbridge Loan Trust 2003-2, Asset Backed Certificates Series 2003-2
55. Asset Backed Funding Corporation Asset Backed Certificates Series 2003-OPT1
56. GSAMP Trust 2003-HE2, Mortgage Pass-Through Certificates Series 2003-HE2
57. Option One Mortgage Loan Trust 2003-6, Asset Backed Certificates Series 2003-6
58. Option One Mortgage Loan Trust 2003-5, Asset Backed Certificates Series 2003-5
59. Asset Backed Securities Corporation Home Equity Loan Trust 2003-HE6
60. Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates Series 2002-BC6
61. Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates Series 2003-BC3
62. Merrill Lynch Mortgage Investors Trust , Mortgage Loan Asset Backed Certificates, Series 2003-OPT1
63. Structured Asset Investment Loan Trust Mortgage Pas-Through Certificates Series 2003-BC12
64. Option One Mortgage Loan Trust 2004-1, Asset Backed Certificates Series 2004-1

65. Asset Backed Funding Corporation Asset Backed Certificates, 2004-OPT1
66. Securitized Asset Backed Receivables LLC, Mortgage Pass Through Certificates Trust, Series 2004-OP1
67. MASTR Asset Backed Securities Trust Mortgage Pass-Through Certificates Series 2004-OPT1
68. Option One Mortgage Loan Trust 2004-2, Asset Backed Certificates Series 2004-2
69. Option One Woodbridge Loan Trust 2004-1, Asset Backed Certificates Series 2004-1
70. Asset Backed Funding Corporation Asset Backed Certificates 2004-OPT2
71. Asset Backed Funding Corporation Asset Backed Certificates 2004-OPT3
72. Asset Backed Securities Corporation Asset Backed Pass Through Certificates, Home Equity Loan Trust 2003-HE3
73. Asset Backed Funding Corporation Asset Backed Certificates 2004-OPT4
74. Option One Mortgage Loan Trust 2004-3, Asset Backed Certificates Series 2004-3
75. MASTR Asset Backed Securities Trust Mortgage Pass-Through Certificates Series 2004-OPT2
76. Asset Backed Funding Corporation Trust 2002-OPT1, Asset Backed Certificates, Series 2002-OPT1
77. Citigroup Mortgage Loan Trust, Series 2004-OPT1, Asset Backed Pass-Through Certificates Series 2004-OPT1
78. Securitized Asset Backed Receivables LLC Trust, series 2004-OP2, Mortgage Pass Through Securities Trust 2004-OP2
79. Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Series 2002-BC9
80. Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Series 2002-BC8
81. Ace Securities Corp Home Equity Loan Trust, Series 2004-OP1, Asset Backed Pass Through Certificates
82. Option One Mortgage Loan Trust 2005-1, Asset Backed Certificates, Series 2005-1
83. Option One Mortgage Loan Trust 2005-2, Asset Backed Certificates, Series 2005-2
84. Securitized Asset Backed Receivables LLC Trust, series 2005-OP1, Mortgage Pass Through Certificates, Series 2005-OP1
85. MASTR Asset Backed Securities Trust 2005-OP1
86. ABFC Asset Backed Certificates, Series 2005-HE1
87. Option One Mortgage Loan Trust 2005-3, Asset Backed Certificates Series 2005-3
88. Morgan Stanley Capital 1 Inc Trust 2004-OP1, Mortgage Pass Through Certificates, Series 2004-OP1
89. Asset Backed Securities Corporation Home Equity Loan Trust 2004-HE3
90. Merrill Lynch Mortgage Investors Trust Mortgage Loan Asset Backed Certificates, series 2004-OPT
91. Asset Backed Securities Corporation Home Equity Loan Trust, Series OOMC 2005-HE6, Asset Backed Pass Through Certificates, Series OOMC 2005-HE6.
92. Option One Mortgage Loan Trust , series 2005-5, Asset Backed Certificates Series 2005-5
93. SABR 2004-OP1 Mortgage Pass-Through Certificates, Series 2004-OP1
94. MASTR Asset Backed Securities Trust 2005-OPT1

95. Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2003-BC4
96. Citigroup Mortgage Loan Trust, Series 2005-OPT4, Asset Backed Pass-Through Certificates, Series 2005-OPT4
97. Option One Mortgage Loan Trust 2005-4 Asset-Backed Certificates, Series 2005-4
98. ABFC 2005-OPT 1 Trust, ABFC Asset-Backed Certificates, Series 2005-OPT1.
99. Securitized Asset Securities Corporation Mortgage Pass-Through Certificates Series 2005-S7
100. Option One Mortgage Loan Trust 2006-1 Asset-Backed Certificates, Series 2006-1
101. Securitized Asset Backed Receivables LLC 2005-OP2 Mortgage Pass-Through Certificates, Series 2005-OP2
102. Securitized Asset Backed Receivables LLC 2006-OP1 Mortgage Pass-Through Certificates, Series 2006-OP1
103. Carrington Mortgage Loan Trust, Series 2006-OPT1, Asset Backed Pass-Through Certificates, Series 2006-OPT1
104. Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-OPT1
105. American Residential Eagle Bond Trust 1999-2
106. ABFC 2003-OPT1 Trust ABFC Asset-Backed Certificates, Series 2003-OPT1
107. MASTR Asset Backed Securities Trust 2004-OPT2
108. Merrill Lynch Mortgage Investors Trust Mortgage Loan Asset-Backed Certificates, Series 2004-OPT1
109. Option One Mortgage Loan Trust 2006-2 Asset-Backed Certificates, Series 2006-2
110. ABFC 2006-OPT1 Trust, ABFC Asset-Backed Certificates, Series 2006-OPT1
111. Lehman Brothers Structured Asset Corp. Mortgage Pass- Through Certificates, Series 2001-BC1
112. Option One Woodbridge Loan Trust 2002-1 Asset Backed Certificates Series 2002-1

This is the Trust into which the LaRace loan was allegedly deposited; however, this Limited Power of Attorney is ineffective because it names a different Depositor.

DONALD E. ASHE, REGISTER  
HAMPDEN COUNTY REGISTRY OF DEEDS