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Cook County Recorder

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01-00087

LIMITED POWER OF ATTORNEY



KNOW ALL MEN BY THESE PRESENTS, that Bankers Trust Company of California, N.A., a national banking association organized and existing under the laws of the United States and having its principal place of business at 1761 East St. Andrew Place, Santa Ana, California, 92705, as Trustee (the "Trustee") pursuant to a Pooling and Servicing Agreement or a Sale and Servicing Agreement (in either case, the "Agreement") among the Trustee and Advanta Mortgage Corp. USA, (the "Servicer"), hereby constitutes and appoints the Servicer, having and address at 800 Ridgeview Drive, 2nd Floor, Gorsham, Pennsylvania 19044 by and through the Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Agreement solely for the purpose of performing such acts and executing such documents in the name of the Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the 'Mortgage Notes") for which the undersigned is acting as Trustee for various certificatehoiders, noteholders, or bondholders (whether the undersigned is named therein as mongagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Advanta Mortgage Corp. USA is acting as the Servicer.

This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreement shall be construed to the contrary:

- 1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured and (ii) otherwise conforms to the provisions of the Agreement.
- 2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial

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reconveyances or the execution or requests to trustees to accomplish same.

- 3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
- 4. The completion of loan assumption agreements.
- 5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
- 6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
- 7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
- 8. With respect to a Mortgage of Doed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
 - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b. the preparation and issuance of statements of breach or non-performance;
 - c. the preparation and filing of notices of default and/or notices of sale;
 - d. the cancellation/rescission of notices of default and/or notices of sale;
 - e. the taking of deed in lieu of foreclosure; and
 - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e. above.

- 9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
 - a. listing agreements;
 - b. purchase and sale agreements;
 - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
 - d. escrow instructions; and
 - e. any and all documents necessary to effect the transfer of property.
- 10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and increby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of December 1, 2000.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Nothing contained herein shall (i) limit in any manner, or otherwise make invalid or ineffective (in whole or in part), any indemnification provided by the Servicer to the Trustee under the Agreement, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Bankers Trust Company of California, N.A., as Trustee except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of Bankers Trust Company of California, N.A., then the Servicer shall promptly forward a copy of same to the Trustee.

This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreement or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreement.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York, without regard to conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, Bankers Trust Company of California, N.A., as Trustee has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this day of

Bankers Trust Company of California, N.A., as Indenture Trustee Witnessed by: Name: Barbara Campbell Title: Assistant Secretary Witnessed by: By: Name: Hermi Alic nav Assistant Secreta Title: T'S OFFICE Acknowledged and Agreed Advanta Mortgage Corp. USA By: Name: Title: Cindy L. Dunks Vice President 02867.001 #92035

0010232735

STATE OF CALIFORNIA COUNTY OF ORANGE

On FEB 1 8 2001,, before me, the undersigned, a Notary Public in and for said state, personally appeared Barbara Campbell of Bankers Trust Company of California, N.A., as Trustee, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed that same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.
WITNESS my hand and official seal.
(SCAL)
MICHAEL MITANI Notary Public, State of California
Commission # 1281788
4-70 TH
My Comm. Expires Oct 26, 2004
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STATE OF CALIFORNIA COUNTY OF ORANGE
COUNTY OF ORANGE
On,, before me, the undersigned, a Notary Public in
and for said state, personally appeared of
Bankers Trust Company of California, N.A., as Trustee, personally known to me to be
the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed that same in his/her authorized capacity, and that by his/her
eignature on the instrument the entity upon behalf of which the news in acted and
executed the instrument.
WITNESS my hand and official seal.
(SEAL)
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Notary Public, State of California
Notary Fubilic, State of Camornia
02867.001 #92035 MICHAEL MITANI Commission # 1281788
Single Notion Public - Colifornia Z

LOT 8 IN BLOCK 57 IN IRONWORKER'S ADDITION, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 17, TOWNSHIP 37 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

26-17-116-028

P.A. 10818 S. AVENUE N CHICAGO, IL 60617

PREPARED BY: THOMAS ANSELMO FREEDMAN ANSELMO 1907 100 NIEHL RS. "THOMAS ANSELMO
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NAPELVILLE, IL

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