



RECORD AND RETURN TO:
Cendant Mortgage Corporation
6000 Atrium Way
Mt. Laurel, New Jersey 08054
Attn: Karen Ziegler, Mail Stop SV03

Limited Power of Attorney

(MLCC Equity Access Loans)

KNOW ALL MEN BY THESE PRESENTS, that Merrill Lynch Credit Corporation ("MLCC"), a Delaware corporation, having its principal place of business at 4802 Deer Lake Drive East, Jacksonville, Florida 32246, hereby constitutes and appoints Cendant Mortgage Corporation ("Cendant"), a New Jersey corporation, having offices at 6000 Atrium Way, Mt. Laurel, New Jersey 08054, by and through its officers, its true and lawful Attorney-in-Fact, in its name, place and seal and for its benefit, for the purposes of performing all acts and executing all documents in the name of MLCC necessary and incidental to servicing residential revolving line of credit mortgage loans (sometimes referred to as Merrill Lynch Equity Access loans, or Merrill Lynch Equity Access Prime loans), the ownership of which is held by MLCC as reflected by the records of the applicable public land recorder's office, including but not limited to:

- (1) Foreclosing delinquent loans or discontinuing such foreclosure proceedings, including but not limited to the execution of notices of default, notices of sale, assignments of bids, and assignments of deficiency judgments; execution of Proofs of Claim relating to bankruptcy filings, and appearing in and prosecuting bankruptcy proceedings;
- (2) Selling, transferring or otherwise disposing of real property acquired through foreclosure or otherwise, including but not limited to executing all contracts, agreements, deeds, assignments or other instruments necessary to effect such sale, transfer or disposition, and receiving proceeds and endorsing checks made payable to the order of MLCC from such proceedings;
- (3) Preparing, executing and delivering satisfactions, cancellations, discharges, lost note instruments, or full or partial releases of lien, subordination agreements, modification agreements, assumption agreements, substitutions of trustees under deeds of trust, Uniform Commercial Code Forms UCC-1 (Financing Statement), and Uniform Commercial Code Forms UCC-3 (Financing Statement Change);
- (4) Endorsing promissory notes and executing assignments of mortgages, deeds of trust, deeds to secure debt and other security instruments securing said promissory notes in connection with loans for which Cendant has received full payment of all outstanding amounts due on behalf of MLCC;
- (5) Endorsing insurance proceeds checks and mortgage payment checks to the order of Cendant; and
- (6) Any and all such other acts of any kind and nature whatsoever that are necessary and prudent to service the loans.

MLCC further grants to Cendant full power and authority to do and perform all acts necessary for Cendant to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as MLCC

Handwritten notes: 2-yes, 1-2, 1-70, 1-yes

might or could do with the same validity as if all and every such act had been herein particularly stated, expressed and especially provided for, and hereby ratifies and confirms all that Cendant shall lawfully do by virtue of the powers and authority granted and contemplated hereby. This Limited Power of Attorney shall remain in full force and effect until revoked by MLCC in writing.

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 has not been revoked by MLCC.

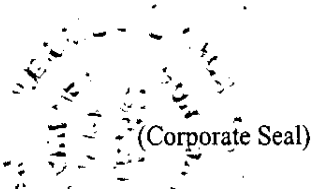
MERRILL LYNCH CREDIT CORPORATION

[Signature]
Witness

By: [Signature]
Name: Ira J. Ehrlich
Title: Vice President

[Signature]
Witness

ATTEST: [Signature]
Name: Linda M. Gibbs
Title: Assistant Secretary



STATE OF FLORIDA

COUNTY OF DUVAL

On this 7th day of March, 2001, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Ira J. Ehrlich and Linda M. Gibbs, personally known to me to be the persons who executed the within instrument as Vice President and Assistant Secretary, respectively, on behalf of the corporation therein named, and they duly severally acknowledged that said instrument is the act and deed of said corporation, and that they, being authorized to do so, executed and delivered said instrument and affixed the corporate seal thereto for the purposes therein contained.

Witness my hand and official seal.



Khahala Blount
MY COMMISSION # CC644246 EXPIRES
May 4, 2001
BONDED THRU TROY FAIN INSURANCE, INC.

[Signature]
Notary Public, State of Florida

My Commission Expires: 5/4/01

Prepared By:
Ira J. Ehrlich, Loan Administration
Merrill Lynch Credit Corporation
4802 Deer Lake Drive East
Jacksonville, FL 32246