

LIMITED POWER OF ATTORNEY

*Apex National Mortgage Corp. n/k/a

COOK, IL

KNOW ALL MEN BY THESE PRESENTS, ADVANTA MORTGAGE CORP. MIDWEST ("Advanta Midwest"), hereby constitutes and appoints Chase Manhattan Mortgage Corporation ("CMMC"), a New Jersey Corporation and its successors and assigns as its true and lawful attorney in fact, in its name and stead and for its benefit, with full power of substitution, in connection with all mortgage loans and servicing that Advanta Midwest sold to CMMC, solely for the purposes of performing all lawful acts and executing all documents in the name of Advanta Midwest as may be necessary or incidental to the delivery of said loans, including but not limited to:

1. Endorsing without recourse promissory notes and allonges and preparing, completing, executing, canceling, delivering and/or recording assignments of mortgages, endorsements, lost note affidavits, deeds of trust, deeds to secure debt, land contracts and other security instruments securing such promissory notes and any other actions necessary or desirable to effect transfer of all or any loans to CMMC or any other party.
2. Endorsing without recourse a ny check, draft or other instrument which is made payable to Advanta Midwest but which is due to CMMC or any of CMMC's affiliates.

Advanta Midwest further grants to CMMC and its substitutes full power and authority to do and perform all acts necessary in the sole discretion of CMMC and its substitutes to carry into effect the powers granted by or under this limited power of attorney as fully as Advanta Midwest 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 CMMC and its substitutes shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

The powers and authorities conferred on CMMC and its substitutes in this limited power of attorney are granted for valuable consideration, coupled with an interest, and are irrevocable and all persons and entities dealing with CMMC, any of its officers acting hereunder, or any substitute are fully protected in treating the powers and authorities conferred by this limited power of attorney as existing and continuing in full force and effect until otherwise advised by CMMC. This limited power of attorney is granted in addition to, and not in lieu or in substitution of, any other powers of attorney granted by Advanta Midwest to CMMC in any credit or security agreement between the parties.

Advanta Midwest agrees to execute and deliver additional copies of this limited power of attorney as reasonably requested by CMMC from time to time. Advanta

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Midwest further agrees to provide CMMC with fifteen (15) days prior written notice of its sale of all or substantially all of its assets, dissolution or merger.

Apex National Mortgage Corp. n/k/a
Advanta Mortgage Corp. Midwest

Chase Manhattan Mortgage Corporation

By: Michael Coco

By: [Signature]

Name: Michael Coco

Name: Teima Ruiz, Asst. Secretary

Title: Senior Vice President

Title: _____

Date: February 21, 2001

Date: 3-16-01

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COMMONWEALTH OF PENNSYLVANIA)
)
) SS
COUNTY OF MONTGOMERY)

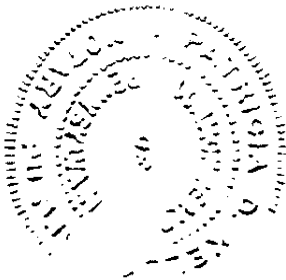
On this 21st day of February, 2001, before me, a Notary Public in and for said Commonwealth, personally appeared Michael Coco, known to me to be a Senior Vice President of Advanta Mortgage Corp. Midwest, a Pennsylvania corporation, that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of such corporation and acknowledged to me that such corporation executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Patricia D. Kelly

Notary Public

NOTARIAL SEAL
PATRICIA-D-KELLY, Notary Public
Lower Gwynedd Twp., Montgomery Co.
My Commission Expires Aug. 27, 2001



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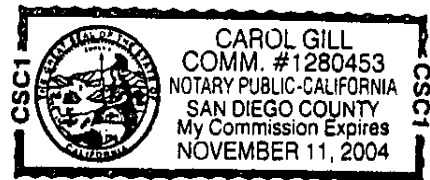
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State of California
County of San Diego }S.S.

On 19th day March, 2001 before me, Carol Gill, a Notary Public in and for said County and State, personally appeared Telma Ruiz, Assistant Secretary of Chase Manhattan Mortgage Corporation, personally known to me (or proved to me on the basis of Satisfactory evidence) to be the person (s) whose name(s) is/are subscribed to the within Instrument and acknowledged to me that he/she/they executed the same in his/her/their Authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Signature *Carol Gill*
Carol Gill, Notary Public



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