

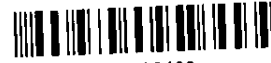
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Cook County Recorder 23.50



0020466169

WHEN RECORDED RETURN TO:

Irwin Home Equity
12677 Alcosta Blvd., Suite 200
San Ramon, CA 94583

5006827

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Providian National Bank, Formerly known as First Deposit National Bank, a national banking association ("Providian"), as the initial servicer under that certain pooling and servicing agreement dated April 1, 1999 (the "Pooling and Servicing Agreement"), among Providian, Merrill Lynch Mortgage Investors, Inc., as depositor, and Bankers Trust Company, as trustee, does hereby nominate, constitute and appoint Irwin Union Bank & Trust Company, an Indiana banking corporation ("Irwin"), as its true and lawful attorney in fact, for it and in its name, place and stead, and for its use and benefit:

To perform any all acts that may be necessary or convenient in connection with the performance by Irwin of its duties as successor servicer under the Pooling and Servicing Agreement, giving and granting unto Irwin full power and authority to do and perform every act necessary, requisite, or proper in connection with the foregoing and hereby ratifying or confirming all that Irwin shall lawfully do or cause to be done by virtue hereof, including, but not limited to, executing substitutions of trustee with respect to any deed of trust under which Providian is the beneficiary.

IN WITNESS WHEREOF, Providian has caused this Power of Attorney to be executed this 18 day of April, 2001.

PROVIDIAN NATIONAL BANK,
Formerly known as First Deposit National Bank,
a national banking association

By: 
J. GILMETE, VICE PRESIDENT

SY
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S-R
M-Y
BY

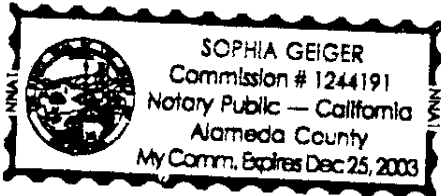
CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

STATE OF CALIFORNIA)
) ss.
COUNTY ALAMEDA)

On April 18, 2001, before me, Sophia Geiger, Notary Public
Date Name and Title of Officer (e.g. "Jane Doe, Notary Public")

personally appeared J. GIL METE, VICE PRESIDENT
Name of Signer(s)

X personally known to me – OR – proved 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 he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.



WITNESS my hand and official seal.

Sophia Geiger
Signature of Notary Public