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Cook County Recorder 28.50



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LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PREMISES:

That Bankers Trust Company, a New York banking corporation, as trustee (the "Trustee") under the Pooling and Servicing Agreement dated as of April 1, 1999, as amended on October 6, 2000 (together herein the "PSA"), Irwin Union Bank and Trust Company as Successor Transferor and Servicer ("Irwin"), and Merrill Lunch Mortgage Investors, Inc., as Depositor, hath made, constituted and appointed, and does by these presents make, constitute and appoint as its lawful attorneys in fact, with full power and authority to sign, execute, acknowledge, deliver, file for recordation and record any instrument on its behalf and to perform such other act or acts as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the Home Equity Loans or the related Mortgaged Properties, Mortgage Documents or Related Documents, for which the undersigned is acting as Trustee (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of related Mortgage Documents) and for which Irwin is acting as Master Servicer pursuant to the PSA and Irwin Home Equity Corporation is acting as Sub-Servicer:

Irwin Union Bank and Trust Company, a bank organized and existing under the laws of the State of Indiana, and

Irwin Home Equity Corporation, an Indiana corporation, as initial subservicer to Irwin Union Bank and Trust Company.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage Loan, where such modification or re-recording is for the purpose of correcting the Mortgage Loan to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and such modification or re-recording, in either instance, does not adversely affect the Lien of the Mortgage Loan as insured.
2. The subordination of the Lien of a Mortgage Loan to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain; this paragraph shall include the execution of partial satisfactions/releases, partial reconveyances or the execution of requests to trustees to accomplish the same.
3. With respect to a Mortgage Loan, 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 any and all of the following acts:

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- a. the substitution of trustee(s) serving under a deed of trust, in accordance with state law and such deed of trust;
 - b. statements of breach or non-performance;
 - c. notices of default;
 - d. cancellations/rescissions of notices of default and/or notices of sale;
 - e. the taking of a deed in lieu of foreclosure; and
 - f. such other documents and actions as may be necessary under the terms of the Mortgage Loan or state law to expeditiously complete such transactions.
4. The conveyance of mortgaged properties to a 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.
 5. The completion of loan assumption agreements.
 6. The full satisfaction and/or release of a Mortgage Loan or full reconveyance upon payment and discharge of all sums secured thereby, including cancellation of any related Mortgage Documents.
 7. The assignment of any Mortgage Loan and the related Mortgage Documents in connection with the repurchase of such Mortgage Loan.
 8. The full assignment of a Mortgage Loan upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof including, without limitation, the endorsement of the related Mortgage Documents.
 9. The subordination of the Lien of a Mortgage Loan, where such subordination is in connection with any modification pursuant to the PSA, and the execution of partial satisfactions or releases in connection with such Section.
 10. The modification or re-recording of a Home Equity Loan, where such modification or re-recording is for the purpose of any modification pursuant to the PSA.
 11. Any other modification of the terms of a Home Equity Loan (including the rate of interest thereon) made in accordance with the PSA.

The undersigned gives such attorneys-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 does hereby ratify and confirm to all that such attorneys-in-fact shall lawfully do or cause to be done by authority hereof.

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 has not been revoked unless an instrument of revocation shall have been made in writing by the undersigned.

BANKERS TRUST COMPANY, a New York banking corporation, not in its individual capacity but solely as Trustee

By: [Signature]

Name: Gloria S. Castillo
Title: Assistant Secretary

STATE OF CALIFORNIA)

) SS.

COUNTY OF ORANGE

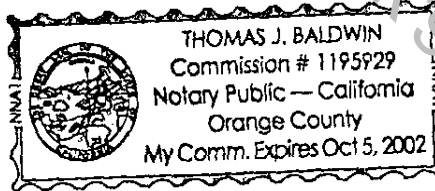
On this ___ day of Oct 20, 2001, before me personally appeared Gloria Castillo, personally known to me to be duly authorized officers of Bankers Trust Company, a New York banking corporation ("Bankers Trust Company"), that executed the within instrument and personally known to me to be the persons who executed the within instrument on behalf of Bankers Trust Company therein named, and acknowledged to me that Bankers Trust Company executed the within instrument pursuant to its bylaws.

WITNESS my hand and official seal.

[Signature]
Notary Public in and for the State of California

After recording, please mail to:

Irwin Home Equity Corporation
Loan Servicing Department
12677 Alcosta Blvd., Ste. 500
San Ramon, CA 94583



Attention: Joan McDaniel