



Doc#: 0513227006
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 05/12/2005 09:37 AM Pg: 1 of 1

**PREPARED BY AND
WHEN RECORDED MAIL TO:**

Irwin Home Equity Corporation
P.O. Box 1368
San Ramon, CA 94583
Attention: Loan Servicing
1-800-977-7364

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Limited Power of Attorney

Whereas, Providian National Bank, formerly known as First Deposit National Bank, a national banking association, located at 255 Main Street, Tilton, New Hampshire 03276 ("Seller") has sold certain Mortgage Loans to Irwin Union Bank and Trust Company and/or Irwin Home Equity Corporation ("Purchaser") pursuant to that certain Purchase, Sale and Servicing Transfer Agreement dated September 27, 2000 ("Agreement").

Now, Therefore, Seller does hereby constitute and appoint Purchaser the true and lawful attorney-in-fact of Seller and in Seller's name, place and stead for the following, and only the following purpose:

- (i) Executing and/or acknowledging any documentation or instrument necessary to effectuate cancellation of mortgage notes and release of mortgage filings in case of loan repayment by borrowers, including but not limited to releases, reconveyances or any other such document required by law to evidence loan satisfaction and release of the security interest.

Seller further grants to Purchaser as its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing power, and ratifies every act that Purchaser may lawfully perform in exercising those powers by virtue thereof. All other Powers of Attorney granted by Seller to Purchaser prior to the date hereof are hereby revoked and of no further force or effect.

IN WITNESS WHEREOF, Seller has executed this Limited Power of Attorney this 17th day of MARCH, 2004.

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

By: [Signature]
Name: Dinesh Nandan
Title: Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF CONTRA COSTA

On MARCH 17, 2004 before me, LEAH M. ANDERSON, did appear Dinesh Nandan 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 authorized capacit(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]
Name: LEAH M. ANDERSON, Notary Public
My Commission Expires: JUNE 30, 2006



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