

FILED NO. 1099

BOOK 43 PAGE 681

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MICHELLE UTSLER
RECORDER
MADISON COUNTY, IOWA

WHEN RECORDED MAIL TO: ATTN: Paid Accounts Processing
ADVANTA Mortgage Corp. USA
16875 West Bernardo Drive
San Diego, CA 92127

Madison, IA

LIMITED POWER OF ATTORNEY

REC \$10.00
AUD
R.M.F. \$1.00

KNOW ALL MEN BY THESE PRESENTS:

That the **BANKERS TRUST COMPANY OF CALIFORNIA, NA**, 3 Park Plaza, 16th Floor, Irvine, California 92714 as Trustee (the "Trustee"), under a Pooling and Servicing Agreement among **Advanta Mortgage Corp. USA** and the Trustee, a national banking association organized and existing under the laws of the United States of America, constitutes and appoints **Advanta Mortgage Corp. USA, 16875 West Bernardo Drive, San Diego, CA 92127**, organized and existing under the laws of Delaware, its true and lawful Attorney-in-Fact, with only such power and authority as is expressly enumerated and hereby conferred in its name, place and stead and for its use and benefit, to make, sign, execute, acknowledge, deliver, file for record and record any such instruments 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 as the same may relate to a mortgage or deed of trust and mortgage notes secured thereby for which the undersigned is acting as Custodian or Trustee for Advanta Mortgage Corp. USA or for various certificate holders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and serviced for the undersigned by said Attorney-in-Fact.

This appointment shall apply to the following transactions only:

1. The modification or rerecording of a mortgage or deed of trust at its own instance or at the request of the title company that insured the mortgage or deed of trust, where said modification or rerecording is for the purpose of correcting the mortgage or deed of trust to conform same to the original intent of the parties thereto or to correct title errors discovered after the issuance thereof and said modification or rerecording, in either instance, does not adversely affect the lien of the mortgage or deed of trust as insured;
2. The subordination of the lien of a mortgage or deed of trust to an easement in favor of a public utility company or a governmental agency or unit with powers of eminent domain; this section shall not extend to the execution of partial satisfactions/releases, partial reconveyance or the execution of requests to trustees to accomplish same;
3. The subordination of the lien of a mortgage or deed of trust to a first mortgage or first deed of trust;
4. The commencement and completion of judicial and non-judicial foreclosure proceedings, cancellation or rescission of same relating to a mortgage or deed of trust, including, and/or but not limited to:
 - a. The substitution of trustee(s) serving under a deed of trust in accordance with state law and deed of trust;
 - b. Statements of Breach or Non-Performance;
 - c. Notices of Default;
 - d. Notices of Sale;
 - e. Cancellations/Rescissions of Notices of Default and/or Notices of Sale; and,

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RECORDED
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- f. Such other documents as may be necessary under the terms of the mortgage, deed of trust or state law to expeditiously complete said transactions;

provided, however, that the authority to enter into on behalf of the Bankers Trust Company of California, NA, any judgment, settlement, or decree for a certain sum payable by us is expressly reserved by us and is not delegated by this Limited Power of Attorney

5. The full satisfaction/release of a mortgage, assignment of a mortgage, endorsement of a note or requests to a trustee for a full reconveyance upon payment and discharge of all sums secured thereby; this section shall not extend to the execution of partial satisfactions/releases, partial reconveyance or the execution of requests to trustees to accomplish same.

The undersigned gives to said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary, and proper to carry into effect the express power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

BANKERS TRUST COMPANY OF CALIFORNIA, NA



Erin Deegan, Assistant Vice President

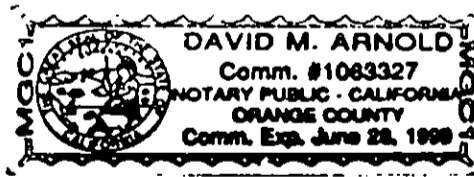
STATE OF CALIFORNIA
 COUNTY OF Orange

On this 9TH day of JULY, in the year 19 96,
 before me, David M. Arnold,
 personally appeared Erin E. Deegan,
 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), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Notary Public,



Prepared by: Arlene F. Pablo