

Advanta
ADA COUNTY RECORDER
J. DAVID NAVARRO
BOISE, IDAHO

1998 MY 29 AM 10:05

RECORDED-REQUEST OF

FEE *1.00* DEPUTY *[Signature]* *45665*

~~98051646~~

STATE MS.-DESOTO CO. *ml*
FILED

JUL 27 10 52 AM '98

Record and Return to:
Paid Accounts Dept. #410
Advanta Mortgage Corp. USA
16875 West Bernardo Drive
San Diego, CA 92127

BK 78 PG 215
W.E. DAVIS CH. CLK.

DeSoto, MS

Advanta, SD

BOOK 78 PAGE 215

LIMITED POWER OF ATTORNEY

This Limited Power of Attorney is made as of March 31, 1998 by Southern Pacific Funding Corporation, having an office at 1 Center Point Drive, Suite 500, Lake Oswego, OR 97035 ("Owner"), in favor of Advanta Mortgage Corp. USA, a Delaware corporation, having an office at 16875 West Bernardo Drive, San Diego, CA 92127 ("Servicer").

WHEREAS, Owner and Servicer have executed and delivered a certain Loan Servicing Agreement dated as of September 14, 1996 (the "Servicing Agreement"), pursuant to which Owner and Servicer agreed to certain terms governing the servicing of single family mortgage loans ("Mortgage Loans") by Servicer on behalf of Owner; and

WHEREAS, Owner and Servicer desire that Owner execute and deliver this Limited Power of Attorney in order to facilitate the servicing of the Mortgage Loans by Servicer.

NOW THEREFORE, Owner does hereby appoint, subject to and in accordance with the Servicing Agreement, Servicer, as its attorney-in-fact, in its name, place and stead:

- 1) To execute all documents necessary to satisfy or discharge "Mortgages" and "Notes" (as defined in the Servicing Agreement) upon receipt of all principal, interest and other payments called for in the related lien documents;
- 2) To take such actions as are necessary and appropriate to pursue, prosecute and defend foreclosures (or other comparable conversions to ownership), ejectments, evictions, bankruptcies, suits and other related matters with respect to "Mortgaged Properties" (as defined in the Servicing Agreement), in accordance with Servicing Agreement;
- 3) To execute all deeds, deeds to secure debt, assignments, transfers, tax declarations, certificates, pledges and any other documents or instruments whatsoever which are necessary, appropriate, or required in order to transfer and assign Mortgaged Properties acquired by Owner either by foreclosure or by deed in lieu of foreclosure and any such deed to be without recourse;
- 4) To take such further actions as are deemed necessary or desirable to service, administer, and enforce the terms of said Mortgage Loans in accordance with the Servicing Agreement; and

