

STATISTICS - RECORD 00.

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Recording Requested By:
Advanta Mortgage Corp. USA

DEC 4 2 38 PM '00

When Recorded Mail To
«Addressee» Advanta Mortgage Corp. USA
«Attn» Paid Account Dept#410
«Street_Addrs» 10790 Rancho Bernardo Rd
«City_State_Zip» San Diego, Ca 92107

BK 87 557
W BK.

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TITLE(S)

De Soto, MS

LIMITED POWER OF ATORNEY

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION
(ADDITIONAL RECORDING FEE APPLIES)

LIMITED POWER OF ATTORNEY

WHEREAS, Goldome Credit Corporation, a Delaware corporation ("GCC"), is a party to that certain Pooling and Servicing Agreement dated as of January 1, 1990 (the "Agreement"), by and among GCC, Goldome Bank, a New York state-chartered bank, and Chase Manhattan Bank, successor by merger to Chemical Bank, acting not in its individual capacity but solely as Trustee of the GCC Home Equity Trust 1990-1 (the "Trustee"); and

WHEREAS, GCC initially acted as servicer of the GCC Home Equity Trust 1990-1 pursuant to the terms of the Agreement, but later assigned its rights and obligations as servicer to Advanta Mortgage Corp. USA ("Advanta"), pursuant to that certain Sub-Servicing Agreement dated as of January 13, 1995 (the "Sub-Servicing Agreement"); and

WHEREAS, pursuant to Article X of the Agreement, GCC has exercised its option to repurchase all of the assets of the GCC Home Equity Trust 1990-1 from Trustee (the "Repurchase"); and

WHEREAS, GCC wishes to execute this Limited Power of Attorney naming Advanta as its attorney-in-fact for the purpose of effectuating the Repurchase and servicing the GCC Home Equity Trust 1990-1 assets following the Repurchase.

NOW, THEREFORE, GCC does hereby appoint Advanta, sub-servicer under the Sub-Servicing Agreement, as its attorney-in-fact TO ACT in its name, place, and stead:

- (1) to execute all documents necessary to discharge or assign Lien Instruments upon receipt of all principal, interest, and other payments called for in the related lien documents; and
- (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 those Properties, securing Contracts which are part of the Trust Fund, in accordance with Servicing Standards set forth in the Agreement; and
- (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 real property acquired by GCC either by foreclosure or by deed in lieu of foreclosure and any such deed to be without recourse; and

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- (4) to take such further actions as are deemed necessary or desirable to service, administer, and enforce the terms of the Contracts in accordance with the Agreement and the Sub-Servicing Agreement and to accommodate the Repurchase (including, without limitation, striking subsequent endorsements to promissory notes reacquired by GCC from the Trustee).

Until a properly executed revocation of this Limited Power of Attorney is duly recorded, all parties dealing with Advanta (individually or collectively) in connection with the above-described matters may fully rely upon the power and authority of Advanta to act for and on behalf of GCC, and in its name, place, and stead, and may accept and rely on all documents and agreements entered into by Advanta pursuant to these powers.

Notwithstanding the termination of the Agreement or the Sub-Servicing Agreement, this Limited Power of Attorney shall be effective as of April 1, 1999, and shall remain in full force and effect thereafter until a written notice of revocation hereof shall have been executed by GCC. The expiration or revocation of the period of agency hereunder shall in no wise affect the validity of any actions of Advanta during said period.

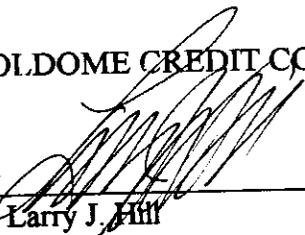
All capitalized terms not otherwise defined herein shall have the meanings ascribed to them in the Agreement.

Nothing in this LIMITED POWER OF ATTORNEY shall be construed to prevent GCC from acting on its behalf to exercise all of its rights and privileges accruing to it with respect to the Contracts.

IN WITNESS WHEREOF, GCC has caused this Limited Power of Attorney to be signed and executed and its seal hereto affixed in its name by its proper officer thereunto duly authorized on the 27th day of March, 2000.

GOLDOME CREDIT CORPORATION

By



Larry J. Hill
Vice President

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STATE OF ALABAMA)

COUNTY OF SHELBY)

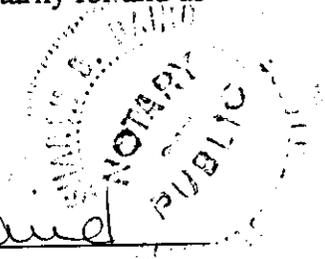
I, the undersigned, a notary public, in and for said County in said State, hereby certify that Larry J. Hill, whose name as Vice President of Goldome Credit Corporation, a Delaware corporation, is signed to the foregoing Limited Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Limited Power of Attorney, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date.

Given under my hand and official seal this 27th day of March, 2000.

PREPARED BY: CAROL GILL
10790 RANCHO BERNARD ROAD
SAN DIEGO, CA 92127
1-800-548-7912

Sharon D. Banel

Notary Public



My Commission Expires: 3/6/2001