

WHEN RECORDED MAIL TO:
 The Provident Bank, Legal Department, ML 860-A,
 One East Fourth Street, Cincinnati, OH 45202 ATTN. E. Hills

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LIMITED POWER OF ATTORNEY

BK 97 PG 568
 W.E. DAVIS OH. CLK.

KNOW ALL MEN BY THESE PRESENTS:

That DEUTSCHE BANK NATIONAL TRUST COMPANY, formerly known as Bankers Trust Company of California, a national banking association, whose address is 1761 East St. Andrew Place, Santa Ana, California 92705, as Trustee (the "Trustee") under a Pooling and Servicing Agreement by and between The Provident Bank, as Seller and Master Servicer, and the Trustee, hereby makes, constitutes, and appoints The Provident Bank, an Ohio banking corporation whose address is One East Fourth Street, Cincinnati, Ohio 45202, as its true and lawful Attorney-in-Fact, with only such power and authority as is expressly enumerated and hereby conferred, for it and 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 in 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 any mortgage or deed of trust and the mortgage note(s) secured thereby for which the undersigned is acting as Trustee for various certificate holders (whether the undersigned is named therein as mortgagee or beneficiary or has become the mortgagee or beneficiary by virtue of the endorsement of the mortgage note(s) or the assignment of the mortgage or the beneficial interest under the deed of trust) and said Attorney-in-Fact is acting as Master Servicer for the undersigned.

This appointment shall apply to the following transactions only:

1. The modification or re-recording of a mortgage or deed of trust at its own instance or at the request of the borrower or the title company that insured the mortgage or deed of trust, where said modification or re-recording 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 or other errors discovered after the issuance thereof and said modification or re-recording, 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; however, this section shall not extend to the execution of partial satisfactions/releases, partial reconveyances 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 addition or substitution of one or more obligors on the mortgage note(s), whether pursuant to an assumption agreement or otherwise;
5. The commencement, prosecution, and completion of judicial and non-judicial foreclosure proceedings, and the dismissal, cancellation, or rescission of same in relation to a mortgage or deed of trust, including, and/or but not limited to:

- a) The substitution of trustee(s) or the appointment of successor trustee(s) serving under a deed of trust in accordance with the requirements of state law and the terms of such deed of trust;
 - b) The issuance of statements of breach or non-performance, notices of default, notices of intent to foreclose, verifications of pleadings or discovery responses, affidavits in support of motions for default or summary judgment or relief from any stay, including affidavits as to the status of accounts or the military status of the borrower(s), stipulations, notices of sale, cancellations/rescissions of notices of default and/or notices of sale, and assignments of bids or judgments;
 - c) The negotiation, implementation, and enforcement of deferments, forbearances, workouts, reinstatements, judgments, settlements, and decrees;
 - d) The conveyance of title to properties recovered through foreclosure or deed in lieu of foreclosure, including the execution of sale contracts and closing documents and the endorsement and negotiation of checks and drafts relating to such transactions, including bulk transfers; and
 - e) The issuance of such other documents as may be necessary under the terms of the mortgage note(s), mortgage, deed of trust, or state law to expeditiously complete said transactions;
6. The partial satisfaction/release of a mortgage or the partial reconveyance of a deed of trust or a request to a trustee to accomplish same; provided, however, that the loan-to-value ratio remains unchanged after the partial satisfaction/release or partial reconveyance;
 7. The full satisfaction/release of a mortgage (or assignment of mortgage without recourse) or request to a trustee for a full reconveyance upon payment and discharge of all sums secured thereby; and
 8. The assignment of a mortgage or deed of trust to facilitate the sale or transfer of a loan or security interest to one or more third parties, including the issuance of blanket assignments for bulk sales or other transfers.

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, with full power of substitution; and hereby does ratify and confirm all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

IN WITNESS WHEREOF, the undersigned Trustee has caused this Limited Power of Attorney to be executed by its duly authorized officers to be effective as of this 17th day of September, 2002.

WITNESSES:

Deutsche Bank National Trust Company,
Formerly known as Bankers Trust
Company of California

as Trustee


Printed Name: Melanie Wong

By: 
Printed Name: Susan Anderson
Title: Assistant Vice President

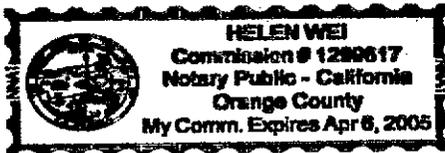

Printed Name: Valerie Delgado

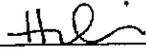
By: 
Printed Name: Barbara Rowe
Title: Associate

STATE OF CALIFORNIA
COUNTY OF ORANGE

On this 17th day of Sept, in the year 2002, before me, Helen Wei, personally appeared Susan Anderson, 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), acted, executed the instrument.

WITNESS my hand and official seal.




Notary Public

My Commission expires: _____

This instrument was prepared by
The Provident Bank
An Ohio Banking Corporation
One East Fourth Street
Cincinnati, Ohio 45202

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~~Prepared By/Return To:~~
SPARKMAN - ZUMMACH, P. C.
Attorneys at Law
Post Office Box 266
Southaven, MS 38671-0266
662-349-8900

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