

When recorded return to:  
EMC Mortgage Corporation  
Collateral Management  
909 Hidden Ridge Drive, Suite 200  
Irving, TX 75038  
972/444-2800

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Prepared by:  
Deutsche Bank National Trust Company  
1761 East St. Andrew Place  
Santa Ana, CA 92705-4934  
TEL. (800) 695-7695

BK 98 PG 164  
W.E. DAVIS CH. CLK.

## LIMITED POWER OF ATTORNEY

Deutsche Bank National Trust Company as Trustee formerly known as Bankers Trust Company of California, N.A., as Trustee (hereinafter the "Trustee") under those Pooling and Servicing Agreements (listed in the schedule attached as Exhibit "1" and incorporated by reference), with its principal place of business located in Santa Ana, California, constitutes and appoints all individuals with the signatory authority of Regional Vice President, Vice President or above who are employees of Intergrated Asset Services, and such other person or persons as any of them shall designate from time to time, and each of them, any of whom may act alone, the true and lawful attorneys-in-fact of the Trustee, with respect to any real property interest that the Trustee currently has or hereafter may have to do or perform in the name, place and stead and for its use and benefit, to execute, endorse and acknowledge all documents customarily and reasonably necessary and appropriate for the facilitation and the disposal of REO properties owned by or serviced by the Trustee. This appointment shall apply only to the following enumerated transactions and nothing herein shall be construed to the contrary:

1. The facilitation of the marketing and disposal of REO properties owned by the Trustee pursuant to the relevant Pooling and Servicing Agreement that authorizes the Trustee to dispose of such REO properties, for such price and to such person or persons as the attorney-in-fact shall deem proper and convenient, including the execution, acknowledgement, delivery, filing and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the REO properties, or any part thereof, with such clause or clauses, and agreement or agreements as the attorney-in-fact shall deem proper and expedient. To perform all other acts necessary to be done in regard to such powers, as amply and fully to all intents and purposes as the Trustee could do if personally present;
2. The facilitation of the maintenance of REO properties owned by the Trustee pursuant to the relevant Pooling and Servicing Agreement that authorizes the Trustee to maintain such REO properties, including the making of any contract or agreement, that in the opinion of the attorney-in-fact, is necessary and proper to be entered into for the repair or maintenance of such REO properties, and pursuant thereto, to execute any and all papers or documents pertaining to any such repair or maintenance and in connection with this to do all acts necessary to execute, deliver, acknowledge, file and record such papers or documents when necessary;
3. The facilitation of the collection, demand and other actions necessary or desirable to collect any or all sums of money that may now be or hereafter become due and owing pursuant to rental arrangements of any kind and mortgage or hazard insurance contracts or claims when applicable under the relevant state law when directly related to REO properties owned by the Trustee pursuant to the relevant Pooling and Servicing Agreement that authorizes the Trustee to dispose of such REO properties;
4. The facilitation of the eviction according to state law of occupants from REO properties owned by the Trustee pursuant to the relevant Pooling and Servicing Agreement that authorizes the Trustee to dispose of such REO properties; and
5. The endorsement, cashing, negotiating and dealing with all checks, money orders and other forms of payment of any kind in connection with the facilitation of the marketing and disposal of REO properties owned by the Trustee pursuant to the relevant Pooling and Servicing Agreement that authorizes the Trustee to dispose of such REO properties.

## AFTER RECORDING RETURN TO:

DAVID K. MCGOWAN  
ATTORNEY AT LAW  
P. O. BOX 22803  
JACKSON, MS 39225-2803  
TEL. (601) 948-3411



State of California :  
County of Orange : ss.

On this JAN 27 2003 day of \_\_\_\_\_ 2003, before me, the undersigned, a Notary in and for the State and County aforesaid, personally appeared Deutsche Bank National Trust Company as Trustee formerly known as Bankers Trust Company of California, N.A. as Trustee, by David Co., its Vice President, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

Notary: Peter Quoc Tran  
My Commission Expires: 12-24-05





