

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

### LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That **DAIWA FINANCE CORP.**, 200 Liberty, New York, New York 10281, under a Pooling and Servicing Agreement among **ADVANTA Mortgage Corp. USA** and the **DAIWA FINANCE CORP.**, a New York banking corporation organized and existing under the laws of the State of New York, 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 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 a mortgage or deed of trust and mortgage notes secured thereby for which the undersigned is acting 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 insurance 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,

SHELBY COUNTY, ALABAMA

12/07/1993-39002  
03:07 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 11.00

Inst # 1993-39002

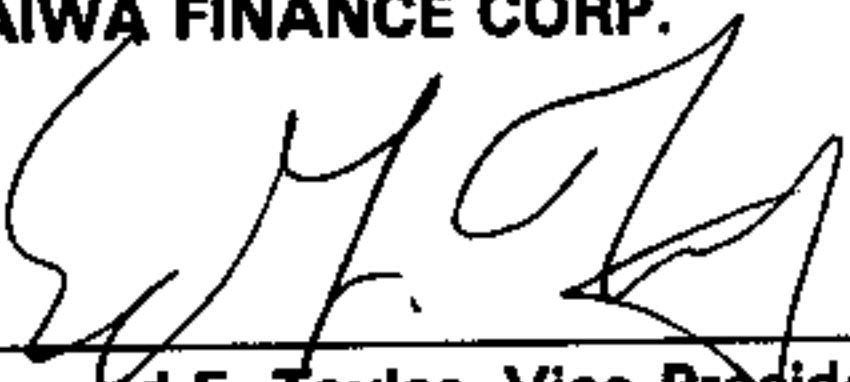
- f. Such other documents as may be necessary under the terms of the mortgage, deed of trust or state law to expeditiously complete said transactions;

provided, however, that the authority to enter into on behalf of **DAIWA FINANCE CORP.**, any judgement, 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 (or assignment of Mortgage without recourse) 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.

**DAIWA FINANCE CORP.**

  
\_\_\_\_\_  
Edmund F. Taylor, Vice President

STATE OF NEW YORK  
COUNTY OF \_\_\_\_\_

On this 28 day of October, in the year 19 93,  
before me, \_\_\_\_\_,  
personally appeared Edmund F. Taylor, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

  
\_\_\_\_\_  
Notary Public

Prepared by: Edwin L. Hallows  
ADVANTA Mortgage Corp., USA  
16875 W Bernardo Drive  
San Diego, CA 92127

SEAL OF THE NOTARY PUBLIC  
JAY F. NATHAN  
Notary Public  
Shelby County, Tennessee  
My Comm. Expires May 14, 1994

4AH  
Ln: 1126416

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