

STATE OF ALABAMA
COUNTY OF SHELBY

LIMITED POWER OF ATTORNEY

KNOW ALL PEOPLE BY THESE PRESENTS: That Bankers Trust Company of California, N.A., a national banking association, with its principal place of business at Three Park Plaza, 16th Floor, Irvine, California 92614, as Trustee for the trusts governed by the Pooling and Servicing Agreements identified below ("Pooling and Servicing Agreements") for the transactions identified below and the related mortgage loans ("Mortgage Loans") thereunder, acting herein through its duly authorized undersigned officer, does hereby make and appoint United Companies Lending Corporation ("UCLC"), as Servicer under the Pooling and Servicing Agreements, a Louisiana corporation with its principal place of business located at 8549 United Plaza Boulevard, Baton Rouge, LA 70809, to be its true and lawful attorney in fact:

Issue ID Name

EQ9101 Equicon Loan Trust Series 1991-1
EQ9201 Equicon Loan Trust Series 1992-1
EQ9203 Equicon Loan Trust Series 1992-3
EQ9207 Equicon Loan Trust Series 1992-7
EQ9301 Equicon Loan Trust Series 1993-1
UC9302 UCFC Loan Trust Series 1993-B1
UC932CUCFC Loan Trust Series 1993-C
UC932D UCFC Loan Trust Series 1993-D1 REMIC I
UC941A UCFC Loan Trust Series 1994-A
UC94B1UCFC Loan Trust Series 1994-B1 REMIC I
UC94C1UCFC Loan Trust Series 1994-C1 and 1994-C2 REMIC I
UC94D1 UCFC Loan Trust Series 1994-D1
UC95A1 UCFC Loan Trust Series 1995-A1
UC95B1UCFC Loan Trust Series 1995-B1
UC95C1UCFC Loan Trust Series 1995-C1
UC95D1 UCFC Loan Trust Series 1995-D1 REMIC I
UC9601 UCFC Loan Trust Series 1996-A1 and 1996-A2 REMIC I
UC9602 UCFC Funding Corporation Pass-Through Certificates Series 1996-2
UC96B1UCFC Loan Trust Series 1996-B1 REMIC I
UC96C1UCFC Loan Trust Series 1996-C1 and 1996-C2 REMIC I
UC96D1 UCFC Loan Trust Series 1996-D1 and 1996-D2 REMIC I
UC9702 UCFC Funding Corporation Pass-Through Certificates Series 1997-2
UC9703 UCFC Funding Corporation Pass-Through Certificates Series 1997-3
UC9704 UCFC Funding Corporation Manufactured Housing Contract Pass-Through Certificates Series 1997-4
UC97A1 UCFC Loan Trust Series 1997-A1 and 1997-A2 REMIC I
UC97B1UCFC Loan Trust Series 1997-B1 REMIC I
UC97C1UCFC Loan Trust Series 1997-C REMIC
UC9801 UCFC Funding Corporation Manufactured Housing Contract Pass-Through Certificates Series 1998-1
UC97D1 UCFC Loan Trust Series 1997-D REMIC
UC9802 UCFC Funding Corporation Manufactured Housing Contract Pass-Through Certificates Series 1998-2
UC9803 UCFC Funding Corporation Manufactured Housing Contract Pass-Through Certificates Series 1998-3
UC98A1 UCFC Acceptance Corporation Home Equity Loan Asset-Backed Certificates Series 1998-A1
UC98A2 UCFC Acceptance Corporation Home Equity Loan Asset-Backed Certificates Series 1998-AA

Inst # 1999-40146
09/27/1999-40146
11:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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Issue ID Name

UC98B1 UCFC Acceptance Corporation Home Equity Loan Asset-Backed Certificates Series 1998-B1
UC98C1 UCFC Home Equity Loan Owner Trust Home Equity Loan Asset-Backed Certificates Series 1998-C1
UC98BA UCFC Home Equity Loan Owner Trust Home Equity Loan Asset-Backed Notes Series 1998-BA
UC98GT UCFC Funding Corporation Manufacturing Housing Contract Series 1998-3GT

The limited and special power of attorney granted hereby shall be effective immediately and shall continue in effect until such time as UCLC ceases to act as Servicer under the Pooling and Servicing Agreements. The limited and special power of attorney granted hereby shall be limited to the matters described below:

Acting as Servicer under the Pooling and Servicing Agreements, to execute and deliver, in the name of Bankers Trust Company of California, N.A., as Trustee, to the extent allowed under the governing Pooling and Servicing Agreements any and all instruments of satisfaction or cancellation or of partial or full release or discharge, and any mortgage assignments, with respect to the Mortgage Loans and related Properties.

IN WITNESS WHEREOF, the undersigned has executed this Limited Power of Attorney this day of SEP - 4 1999, 1999.

WITNESSES:

Bankers Trust Company of California, N.A.,
as Trustee

Printed Name: Aimee Kemmeter

Printed Name: Gary R. Vaughan
Title: Vice President

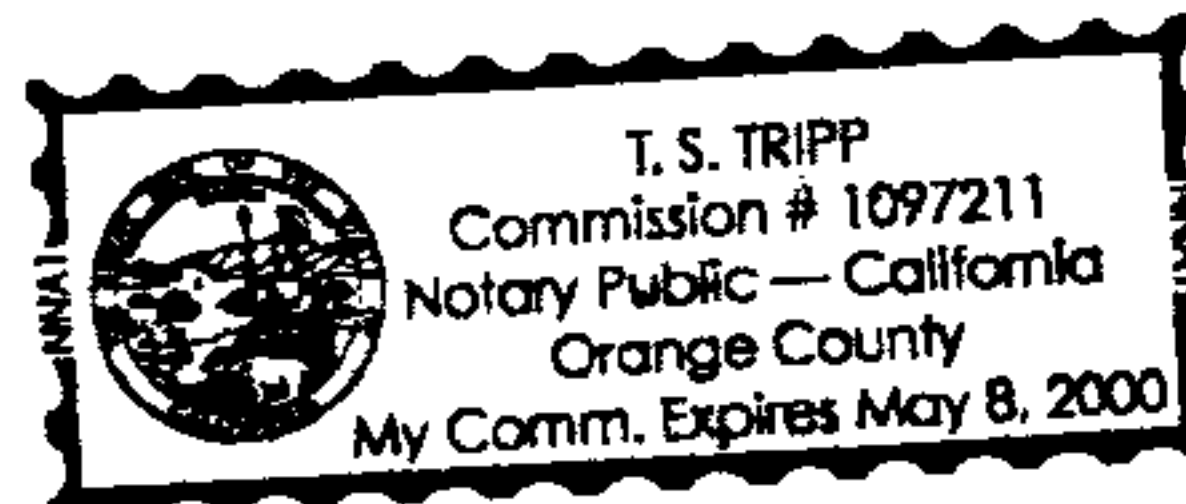
Printed Name: Mark Padoch

STATE OF CALIFORNIA
COUNTY OF Orange

BE IT KNOWN, that on the SEP - 4 1999 day of SEP - 4 1999, 1999, personally came and appeared Gary R. Vaughan, acting in his/her official capacity as Vice President of Bankers Trust Company of California, N.A., and who was to me personally known, and known to me to be the same person described in, and who executed, the within power of attorney, and he/she acknowledges the within power of attorney to be an official corporate act authorized by said Bankers Trust Company of California, N.A., to be its act and deed.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed by seal of office the day and year last above written.

T. S. Tripp
Notary Public



09/27/1999-40146
11:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

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