

Record and Return to:
Paid Accounts Dept. #410
Chase Manhattan Mortgage Corporation
10790 Rancho Bernardo Road
San Diego, CA 92127

Shelby, AL

Inst. # 2001-53958
12/10/2001-53958
01:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 14.00

LIMITED POWER OF ATTORNEY

This Limited Power of Attorney is made as of March 30, 2001 by **United National Bank**, having an office at 21 Twelfth Street, Wheeling, WV 26003 ("Owner"), in favor of **Chase Manhattan Mortgage Corporation**, a New Jersey Corporation having an office at 10790 Rancho Bernardo Road, San Diego, CA 92127 ("Servicer").

WHEREAS, Owner and Advanta Mortgage Corp, USA ("Advanta") have executed and delivered a certain Loan Servicing Agreement dated as of (the "Servicing Agreement"), pursuant to which Owner and Servicer agreed to certain terms governing the servicing of single family mortgage loans ("Mortgage Loans") by Servicer on behalf of Owner; and

WHEREAS, Chase Manhattan Mortgage Corporation has by written assignment assumed the rights and obligations of Advanta under the Servicing Agreement; and

WHEREAS, Owner and Servicer desire that Owner execute and deliver this Limited Power of Attorney in order to facilitate the servicing of the Mortgage Loans by Servicer.

NOW THEREFORE, Owner does hereby appoint, subject to and in accordance with the Servicing Agreement, Servicer, as its attorney-in-fact, in its name, place and stead:

- 1) To execute all documents necessary to satisfy or discharge "Mortgages" and "Notes" (as defined in the Servicing Agreement) upon receipt of all principal, interest and other payments called for in the related lien documents;
- 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 "Mortgaged Properties" (as defined in the Servicing Agreement), in accordance with Servicing Agreement;
- 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 Mortgaged Properties acquired by Owner either by foreclosure or by deed in lieu of foreclosure and any such deed to be without recourse;
- 4) To take such further actions as are deemed necessary or desirable to service, administer, and enforce the terms of said Mortgage Loans in accordance with the Servicing Agreement; and

- 5) To endorse checks, notes, drafts and other evidences of payment made payable to the Owner, representing payments on accounts in the name of the Owner.

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

As between Owner and Servicer, this Limited Power of Attorney shall be effective as of March 30, 2001 and shall remain in full force and effect thereafter until a written notice of revocation hereof shall have been executed by Owner. The expiration or revocation of the period of agency hereunder shall in no wise affect the validity of any actions of said Attorney-In-Fact during said period. This Limited Power of Attorney is not intended to modify or expand the rights and obligations of Servicer as set forth in the Servicing Agreement.

Nothing in this Limited Power of Attorney shall be construed to prevent Owner from acting on its behalf as the owner of the Mortgage Loans.

IN WITNESS WHEREOF, Owner has caused this Limited Power of Attorney to be signed and executed as its seal hereto affixed in its name by its proper officer thereunto duly authorized on the 19th day of April 2001.

United National Bank

[Signature]

Witness

By:

[Signature]

Name: Tina Silvis

Title: Senior Vice President

[Signature]

Witness

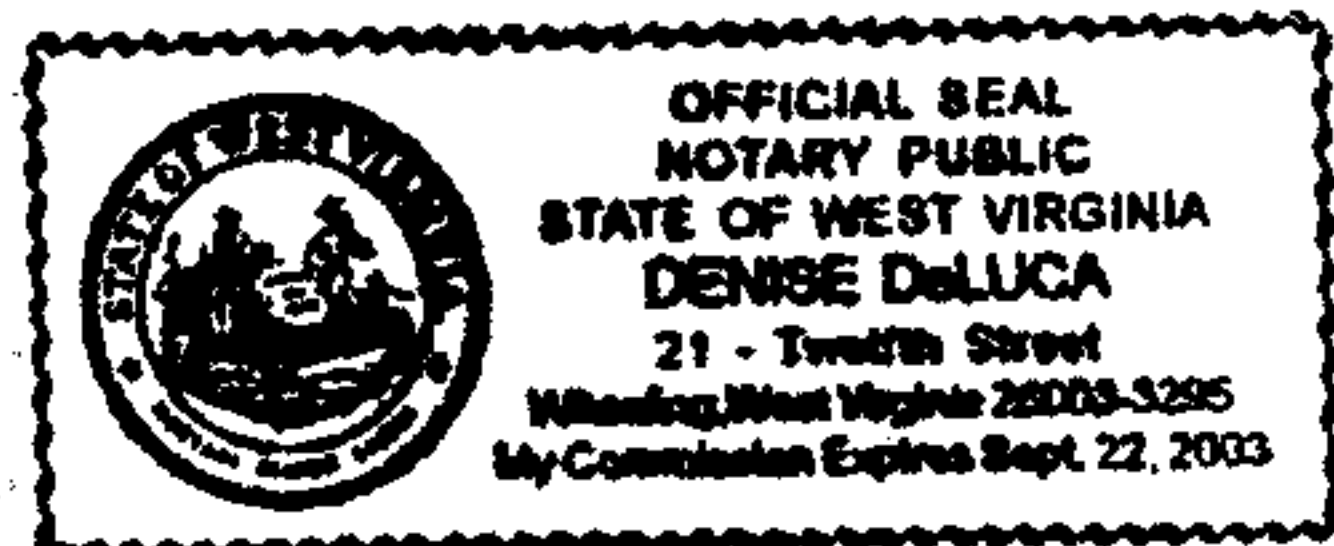
State of West Virginia : ss
County of Ohio :

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On this, the 19th day of April, 2001, before me, a Notary Public in and for said County and State, personally appeared, Tina A. Silvis, personally known to me (or proved 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

[Signature]
Notary Signature



My Commission Expires on September 22, 2003 Inst # 2001-53958

Document prepared by:

Chase Manhattan Mortgage Corporation 10790
Rancho Bernardo Road, San Diego, CA 92127

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2001-11-15 AM 11:59

REQUESTED BY [Signature]

033029

ANCHORAGE
RECORDING DISTRICT