

AREA ABOVE RESERVED FOR RECORDING INFORMATION

# LIMITED POWER OF ATTORNEY

AFTER RECORDING, RETURN BY MAIL TO:

CTC Real Estate Services  
1800 Tapo Canyon Rd. SV2-88  
Simi Valley, CA 93063

When Recorded Mail To: I  
I  
COUNTRYWIDE HOME LOANS I  
1800 Tapo Canyon SV2-88 I  
Simi Valley 93063 I  
Attention: Document Procurement I

---

### **LIMITED POWER OF ATTORNEY**

This Limited Power of Attorney is executed in connection with the servicing of various mortgage loans (the "Mortgage Loans"), being serviced by Countrywide Home Loans, Inc. ("Countrywide") under the Pooling and Servicing Agreements and Sale and Servicing Agreements (the "Agreements") listed on Exhibit A, attached hereto and made a part hereof. U.S. Bank National Association, 180 East Fifth Street, St. Paul, MN 55101, successor by merger to U.S. Bank Trust National Association, formerly known as First Trust of California, National Association ("U.S. Bank"), is a party or has a beneficial interest under the Agreements, and it hereby constitutes and appoints Countrywide as its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents for the purpose of:

- (i) endorsing to Countrywide payments received with respect to the Mortgage Loans in the form of checks, cashier's checks, money orders, loss drafts and other instruments and the taking of any necessary actions to ensure the continuation of payments which are made with respect to the Mortgage Loans by automated clearinghouse accounts and other electronic payment methods;
- (ii) procuring, preparing, completing and recording any mortgage, deed of trust or similar security instrument or any modification thereof ("Mortgage"), or any assignment of Mortgage, release, reconveyance, subordination or other instrument that is required
  - (a) for the proper servicing of the related Mortgage Loan or otherwise necessary to cure any defect in the chain of title,
  - (b) to ensure that record title to the Mortgage Loan vests in the proper party; or
  - (c) for any other transfer of record title which is required with respect to the Mortgage Loans or the underlying security interest related to each Mortgage Loan;
- (iii) ensuring that each promissory note related to each Mortgage Loan has been properly endorsed to the proper person or entity in connection with the sale of such Mortgage Loan or otherwise; and
- (iv) curing any other defects associated with any other document or instrument with respect to a Mortgage Loan.

Notwithstanding the foregoing, Countrywide may only take the foregoing actions to the extent required or permitted under the terms of the applicable Pooling and Servicing Agreement or Sale and Servicing Agreement. No power is hereby granted that would permit Countrywide to take any action adverse to the interests of U.S. Bank or the beneficiaries of the applicable trust (the "Beneficiaries").

## EXHIBIT A

1. POOLING AND SERVICING AGREEMENT dated as of December 1, 1994 by and between AEGIS SECURITIZED ASSETS, INC. (Depositor and FHA Insurance Holder) and REMODELERS NATIONAL FUNDING CORP. (Originator and Servicer) and FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION (Trustee) Remodelers Home Improvement Loan Asset Backed Certificates, Series 1994-1
2. POOLING AND SERVICING AGREEMENT dated as of April 1, 1995 between RNFC TRUST 1995-A (Depositor) and REMODELERS NATIONAL FUNDING CORP. (Transferor and Servicer) and FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION (Trustee) Remodelers Home Improvement Loan Asset-Backed Certificates Series 1995-1
3. AMENDMENT NO. ONE dated as of August 1, 1995 To POOLING AND SERVICING AGREEMENT dated as of April 1, 1995 between RNFC TRUST 1995-A (Depositor) and REMODELERS NATIONAL FUNDING CORP. (Transferor and Servicer) and FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION (Trustee) Remodelers Home Improvement Loan Asset-Backed Certificates Series 1995-1
4. POOLING AND SERVICING AGREEMENT dated as of June 1, 1995 between RNFC TRUST 1995-A (Depositor), and REMODELERS NATIONAL FUNDING CORP. (Transferor and Servicer), and RESIDENTIAL FUNDING CORPORATION (Standby Servicer), and FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION (Trustee) Remodelers Home Improvement Loan Asset-Backed Certificates, Series 1995-2
5. POOLING AND SERVICING AGREEMENT dated as of September 9, 1995 by and between RNFC TRUST 1995-A (Depositor) and REMODELERS NATIONAL FUNDING CORP. (Transferor and Servicer) and RESIDENTIAL FUNDING CORPORATION (Standby Servicer) and FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION (Trustee), Remodelers Home Improvement Loan Asset-Backed Certificates, Series 1995-3.
6. POOLING AND SERVICING AGREEMENT dated as of November 1, 1995 by and between RNFC TRUST 1995-A (Depositor) and REMODELERS NATIONAL FUNDING CORP. (Transferor and Servicer) and RESIDENTIAL FUNDING CORPORATION (Standby Servicer) and FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION (Trustee) Remodelers Home Improvement Loan Asset-Backed Certificates, Series 1995-4
7. POOLING AND SERVICING AGREEMENT dated as of June 1, 1996 by and between FIRSTPLUS SECURITIZATION TRUST (Depositor) and FIRSTPLUS FINANCIAL, INC. (Transferor and Servicer) and FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION (Trustee) FIRSTPLUS Home Improvement Loan Asset-Backed Certificates, Series 1996-A
8. POOLING AND SERVICING AGREEMENT dated as of January 1, 1996 by and between RNFC TRUST 1995-A (Depositor) and REMODELERS NATIONAL FUNDING CORP. (Transferor and Servicer) and RESIDENTIAL FUNDING CORPORATION (Standby Servicer) and FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION (Trustee); Remodelers Home Improvement Loan Asset-Backed Certificates, Series 1996-1
9. POOLING AND SERVICING AGREEMENT dated as of June 1, 1996 by and between FIRSTPLUS INVESTMENT CORPORATION (Depositor) and FIRSTPLUS FINANCIAL, INC. (Transferor and Servicer) and FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION (Trustee); FIRSTPLUS Asset-Backed Certificates Series 1996-2

10. POOLING AND SERVICING AGREEMENT dated as of June 1, 1996 by and between  
- FIRSTPLUS SECURITIZATION TRUST (Depositor) and FIRSTPLUS FINANCIAL,  
INC. (Transferor and Servicer) And FIRST TRUST OF CALIFORNIA, NATIONAL  
ASSOCIATION (Trustee) FIRSTPLUS Home Improvement Loan Asset-Backed  
Certificates, Series 1996-A.



