

LIMITED POWER OF ATTORNEY

Shelby, AL

KNOW ALL MEN BY THESE PRESENTS, ADVANTA NATIONAL BANK ("ANB"), hereby constitutes and appoints Chase Manhattan Mortgage Corporation ("CMMC"), a New Jersey Corporation and its successors and assigns as its true and lawful attorney in fact, in its name and stead and for its benefit, with full power of substitution, in connection with all mortgage loans and servicing that ANB sold to CMMC, solely for the purposes of performing all lawful acts and executing all documents in the name of ANB as may be necessary or incidental to the delivery of said loans, including but not limited to:

1. Endorsing without recourse promissory notes and allonges and preparing, completing, executing, canceling, delivering and/or recording assignments of mortgages, endorsements, lost note affidavits, deeds of trust, deeds to secure debt, land contracts and other security instruments securing such promissory notes and any other actions necessary or desirable to effect transfer of all or any loans to CMMC or any other party.
2. Endorsing without recourse any check, draft or other instrument which is made payable to ANB but which is due to CMMC or any of CMMC's affiliates.

ANB further grants to CMMC and its substitutes full power and authority to do and perform all acts necessary in the sole discretion of CMMC and its substitutes to carry into effect the powers granted by or under this limited power of attorney as fully as ANB might or could do with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for, and hereby ratifies and confirms all that CMMC and its substitutes shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

The powers and authorities conferred on CMMC and its substitutes in this limited power of attorney are granted for valuable consideration, coupled with an interest, and are irrevocable and all persons and entities dealing with CMMC, any of its officers acting hereunder, or any substitute are fully protected in treating the powers and authorities conferred by this limited power of attorney as existing and continuing in full force and effect until otherwise advised by CMMC. This limited power of attorney is granted in addition to, and not in lieu or in substitution of, any other powers of attorney granted by ANB to CMMC in any credit or security agreement between the parties.

ANB agrees to execute and deliver additional copies of this limited power of attorney as reasonably requested by CMMC from time to time. ANB further agrees to provide CMMC with fifteen- (15) days prior written notice of its sale of all or substantially all of its assets, dissolution or merger.

Advanta National Bank

By: Michael Coco

Name: Michael Coco

Title: Vice President

Date: 4-15-03

Chase Manhattan Mortgage Corporation

By: Cindy L. Dunks

Name: Cindy L. Dunks

Title: Vice President

Date: 4/21/03

COMMONWEALTH OF PENNSYLVANIA)

COUNTY OF MONTGOMERY)

SS

On this 15 day of April, 2003, before me, a Notary Public in and for said Commonwealth, personally appeared Michael Coco, known to me to be a Vice President of Advanta National Bank, a national bank, that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of such corporation and acknowledged to me that such corporation executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Madeline Caproni
Notary Public

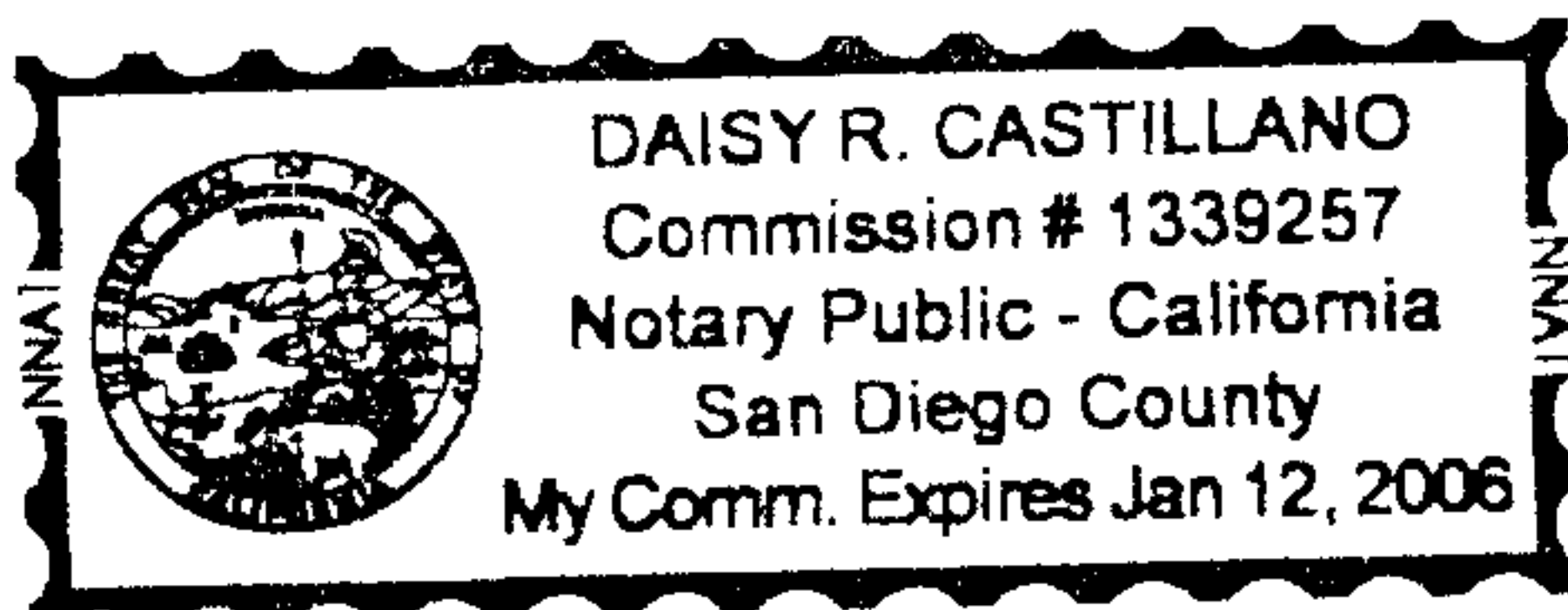
STATE OF CALIFORNIA)

COUNTY OF SAN DIEGO)

SS

On this 21 day of April, 2003, before me, a Notary Public in and for said State, personally appeared Cindy L. Dunks, known to me to be a Vice President of Chase Manhattan Mortgage Corporation, a New Jersey corporation that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of such corporation and acknowledged to me that such corporation executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Daisy R. Castillano
Notary Public