

APN 03-185-09  
ESCROW: 874760-CC

WHEN RECORDED MAIL TO:

Advanta Mortgage Corp. USA  
Attn: ~~Paid Accounts Processing~~ *REO*  
10790 Rancho Bernardo Road  
San Diego, CA 92127

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

\*2000 - 26939

That the **BANKERS TRUST COMPANY**, 1761 East St. Andrew Place, Santa Ana, California 92705, as Trustee (the "Trustee"), under a Pooling and Servicing Agreement or a Sale and Servicing Agreement among **Advanta Mortgage Corp. USA** and the Trustee, a National Association, organized and existing under the laws of the United States, constitutes and appoints **Advanta Mortgage Corp. USA, 10790 Rancho 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 acts 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 as Trustee 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;
- 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 the Bankers Trust Company of California, N.A. any judgment, 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 satisfaction/release of a mortgage (or assignment of Mortgage without recourse) or requests to a trustee for a reconveyance; this section shall extend to the execution of partial satisfactions/releases, partial reconveyance or the execution of requests to trustees to accomplish same.

6. The endorsement of checks, notes, drafts and other evidences of payment made payable to Trustee for the benefit of the Trust or Collection Account, representing payments on accounts in the name of Trustee in its capacity as Trustee on behalf of the Trust.

7. The execution of deeds, assignments, transfers, tax declarations, certificates and any other documents or instruments which are necessary or appropriate for the sale, disposition or liquidation of real property acquired by the Trustee, in its capacity as Trustee on behalf of the Trust, either by foreclosure or by deed-in-lieu of foreclosure.

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.

**SIGNATURES ON FOLLOWING PAGE**

EANKERS TRUST COMPANY

[Signature]

Stephen Hessler  
Assistant Vice President

[Signature]

Mark McNeill  
Assistant Secretary

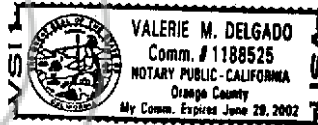
State of California  
County of Orange

Valerie M. Delgado

On March 1, 2000, before me, Valerie Delgado, personally appeared Stephen Hessler and Mark McNeill, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which they acted, executed the instrument.

WITNESS my hand and official seal.

[Signature]



WITNESS:

[Signature]

[Signature]

EXHIBIT A

All that certain lot, piece or parcel of land situate in the County of Lincoln, State of Nevada, described as follows:

Being in the Northeast Quarter (NE ¼) of the Southwest quarter (SW ¼) of Section 8, Township 4 South, Range 67 East, M.D.B.&M., and described as follows to-wit:

That certain parcel of land, beginning at the Southeast Corner of Lot Sixty (60) of the Falkner Plat Addition to the City of Caliente, and thence running South 7° East, along the West side of South Spring Street, a distance of One Hundred Fifty (150') feet;

Thence South 83° West, One Hundred Fifty (150') feet;

Thence North 7° West, One Hundred Fifty (150') feet;

Thence North 83° East, One Hundred Fifty (150') feet, to the Southeast corner of Lot Sixty (60) of Falkner Plat, the point of beginning.

NO. **114538**

FILED AND RECORDED AT REQUEST OF  
**First American Title**

**May 19, 2000**

AT **26** MINUTES PAST **11** O'CLOCK

**AM** IN BOOK **148** OF OFFICIAL

RECORDS PAGE **160** LINCOLN

COUNTY, NEVADA

**Leslie Boucher**

COUNTY RECORDER

By Denise Lewis, Deputy