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WHEN RECORDED MAIL TO:

Advanta Finance Corp.
Attn: Patti Ring
16875 West Bernardo Drive
San Diego, CA 92127

Klamath, OR

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That the **BANKERS TRUST COMPANY OF CALIFORNIA, N.A.**, 3 Park Plaza, 16th Floor, Irvine, California 92614, as Trustee (the "Trustee"), under a Pooling and Servicing Agreement ("PSA") among **Advanta Mortgage Corp. USA**, a Delaware corporation, and the Trustee, a National Association, organized and existing under the laws of the United States, constitutes and appoints **Advanta Finance Corp.**, a Nevada corporation, 16875 West Bernardo Drive, San Diego, CA 92127, a subservicer as contemplated by the PSA, 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 full satisfaction/release of a mortgage (or assignment of Mortgage without recourse) or requests to a trustee for a full reconveyance upon payment and discharge of all sums secured thereby; this section shall not 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.

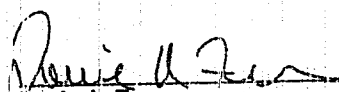

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The undersigned gives to said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the express power or powers granted by or under 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.

BANKERS TRUST COMPANY OF CALIFORNIA, N.A.

WITNESS:


 Stephen T. Hessler
 Assistant Vice President

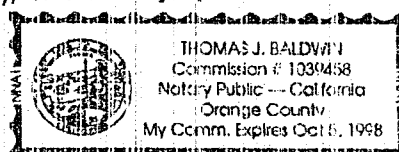

 Louis A. Ferraro

 Mark McNell

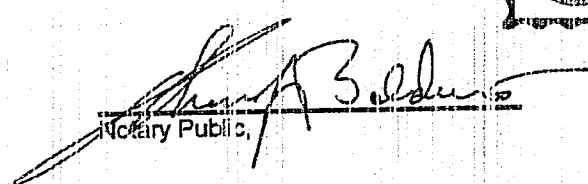
STATE OF CALIFORNIA
 COUNTY OF ORANGE

APR 5 1998

On this day of March, in the year 19 98, before me, Thomas J. Baldwin, personally appeared Stephen T. Hessler, personally known to me (or proved to me 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), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.




 Notary Public.

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Prepared by: Arlene F. Pablo

Advanta Finance

on this 13th day of Aug A.D., 1998
 at 1:15 o'clock P M. and duly recorded
 in Vol. M98 of Power of Atty
Mortgages Page 29785

Bernetha G. Leisch, County Clerk

By Kathleen Riea

Fee, \$20.00

Deputy.

WordForms:Finance:BTCAPOL:9-11-97