

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, ADVANTA FINANCE CORP. ("AFC"), 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 AFC sold to CMMC, solely for the purposes of performing all lawful acts and executing all documents in the name of AFC 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 AFC but which is due to CMMC or any of CMMC's affiliates.

AFC 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 AFC 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 AFC to CMMC in any credit or security agreement between the parties.

AFC agrees to execute and deliver additional copies of this limited power of attorney as reasonably requested by CMMC from time to time. AFC 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 Finance Corp.

Chase Manhattan Mortgage Corporation

By: Michael Coco
Name: Michael Coco
Title: Vice President
Date: April 26, 2001

By: Cindy L. Dunks
Name: Cindy L. Dunks
Title: Vice President
Date: May 7, 2001

COMMONWEALTH OF PENNSYLVANIA)
)
COUNTY OF MONTGOMERY)

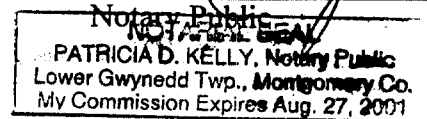
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SS

On this 26th day of April 2001, before me, a Notary Public in and for said Commonwealth, personally appeared Michael Coco, known to me to be a Vice President of Advanta Finance Corp., a Nevada 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.

Patricia D. Kelly



STATE OF CALIFORNIA)
)
COUNTY OF SAN DIEGO)

SS

On this 11th day of May, 2001, 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.



Carol Gill
Notary Public

State of Oregon, County of Klamath
Recorded 07/13/01 at 2:04 p. m.
In Vol. M01 Page 34301
Linda Smith,
County Clerk Fee \$ 26⁰⁰