

After recording, return to:
And Prepared By:
Wilshire Servicing Corporation
Attn: Kathy Anderson
P.O. Box 8517
Portland OR 97207-8517

State of Oregon, County of Klamath
Recorded 01/09/2002 2:44p m.
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Linda Smith, County Clerk
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POOL 79

#131806

POWER OF ATTORNEY

Bankers Trust Company of California, N.A., as Trustee of Wilshire Mortgage Loan Trust 1997-2 under the Pooling and Servicing Agreement dated as of November 1, 1997 ("Bankers Trust"), a corporation organized and existing under the laws of the State of California whose address is 3 Park Plaza, 16th Floor, Irvine, California 92614 hereby constitutes and appoints WILSHIRE SERVICING CORPORATION, a Delaware corporation ("Wilshire"), 1776 S.W. Madison Street, Portland, Oregon 97205, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described below; provided, however, that the documents described below may only be executed and delivered by such attorneys-in-fact if such documents are required or permitted under the terms of the relating Servicing Agreement with respect to loans included in that certain transaction dated November 1, 1997.

Bankers Trust, as Trustee, holds certain performing and non-performing residential mortgage loans secured by residential mortgages or deeds of trust (or interest therein) (the "Loans") and certain real property parcels (the "REO Properties"), which Loans may be held by Bankers Trust pursuant to certain Pooling and Servicing Agreement referred to above (the "Loans and REO Properties").

This Power of Attorney is being issued in connection with Wilshire Servicing Corporation's responsibilities to service the Loans which are held by Bankers Trust. The Loans are comprised of mortgages, deeds of trust, deeds to secure debt and other forms of security instruments (collectively the "Security Instruments") and the notes secured thereby. Said attorney-in-fact is hereby authorized and empowered:

1. To conduct all Accepted Servicing Practices, with respect to any of the Loans and REO Properties.
2. To take any action regarding any foreclosure or bankruptcy actions or other litigation relating to the Loans and REO Properties.

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3. To enter into contracts to maintain, repair, preserve or sell any REO Properties.
4. To execute and delivery deeds, assignments, note endorsements, modifications of notes and security agreements, allonges, bills of sale, other instruments of sale, conveyance, or transfer, releases, satisfactions, notice filings, affidavits of debt, notices of substitute trustee, notices of default, tax declarations, and other statements of filings with any federal, state, municipal, local or other governmental subdivision, department, commission, board, bureau, court, legislature, agency, instrumentality, or other governmental authority, together with such endorsements and acknowledgements as may be necessary or appropriate to effect the execution, delivery, conveyance, recordation or filing of any such documents in connection with the Loans or the REO Properties.

Bankers Trust gives and grants to Wilshire full power and authority to do all and every act and thing whatsoever requisite and necessary to be done relative to any of the foregoing, as fully to all intents and purposes as Transferor might or could do if personally present.

Any and all third parties may rely on a copy of this Power of Attorney, certified as being true and correct, to the same extent as if it were an original, and shall be entitled to rely on a writing signed by Wilshire to establish conclusively the identity of a particular right, power, capacity, asset, liability, obligation, property, loan or commitment of Wilshire for all purposes under this Power of Attorney.

Wilshire shall not be obligated to furnish bond or other security in connection with its action hereunder.

Bankers Trust hereby authorizes Wilshire, by and through any of its respective directors, officers, or members or by any of their other respective employees which are duly authorized by Wilshire to: (i) certify copies of this Power of Attorney; and (ii) certify, delivery and record certified copies and originals of this Power of Attorney.

Nothing contained in this Power of Attorney shall enlarge or limit, or be deemed to enlarge or limit, as between Bankers Trust and Wilshire, the rights or powers of Bankers Trust or Wilshire as are or may be set forth in the Pooling and Servicing Agreement or any other separate agreement between them; provided, however, that the foregoing provision shall not create any duty of inquiry by any third party relying on an original or certified copy of an original of this Power of Attorney, and such third parties shall be entitled to completely rely on the authority of Wilshire, notwithstanding the terms of the terms of the Pooling and Servicing Agreement or other separate agreements between Bankers Trust and Wilshire.

The rights, powers, and authority granted in this instrument shall commence and be in full force and effect as of November 1, 1997 and such rights, powers, and authority shall remain in full force and effect until termination of any applicable Servicing Agreement or upon 30 days' written notice of termination, whichever comes first.

If any provision of the Power of Attorney shall be held invalid, illegal or unenforceable, the validity, legality or enforceability of the other provisions hereof shall not be affected thereby, and there shall be deemed substituted for the provision at issue a valid and enforceable provision as similar as possible to the provision at issue.

The Power of Attorney shall be governed by and construed in accordance with the Laws of the State of Oregon, without reference to principles of conflicts of laws.

IN WITNESS WHEREOF, the undersigned has executed this Power of Attorney as of this 3 day of NOVEMBER, 1998.

(SEAL) NO CORPORATE SEAL

BANKERS TRUST COMPANY
OF CALIFORNIA, N.A.

Witness Jennifer Bohannon

By: Katharine M. Wannenmacher
Title: Assistant Vice President

STATE OF CALIFORNIA)
) ss.
COUNTY OF Orange)

On the 3 day of NOVEMBER, 1998, before me, a Notary Public in and for said State, personally appeared Katharine M. Wannenmacher, known to me to be a Assistant Vice President of Bankers Trust Company of California, N.A., the company that executed the within instrument and also known to me to be the persons who executed it on behalf of said company, and acknowledged to me that such company 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.

[Signature]
Notary Public

