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HOLD FOR FIRST AMERICAN TITLE

Limited Power of Attorney  
LAKE COUNTY  
FILED FOR RECORD

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KNOW ALL MEN BY THESE PREMISES:  
MORRIS W. CARTER  
REGISTRAR

SAR OPLICH  
CLERK LAKE COUNTY

That Bankers Trust Company of California, N.A., as Trustee ("Trustee") under the Pooling and Servicing Agreement dated as of September 1, 1995, CTS Home Equity Loan Trust 1995-2 among Option One Mortgage Corporation, a California Corporation, as Master Servicer ("Master Servicer") and the Trustee, a National Banking Association, having an office located at 3 Park Plaza 16th Floor Irvine, CA, and ContiTrade Services Corporation as Depositor ("Depositor") hath made, constituted and appointed, and does by these presents make, constitute and appoint Option One Mortgage Corporation, ("Option") a corporation organized and existing under the laws of the State of California, its true and lawful Attorney-in-Fact, with full power to sell and authority to sign, execute, acknowledge, deliver, file for record, and record any instrument on its behalf and to perform such other act or acts as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust," respectively) and promissory notes secured thereby (the "Mortgage Notes") 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 for which Option One Mortgage Corporation is acting as master servicer.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording 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 such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed or Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust or an easement in favor of a public utility company or a government agency or unit with powers of eminent domain; this section shall include without limitation, the execution of partial satisfactions/releases, partial reconveyance or the execution of requests to trustees to accomplish same.
3. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including without limitation, any and all of the following acts:
  - a. The substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;

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- b. Statements of breach or non-performance;
  - c. Notices of default;
  - d. Cancellations/rescissions of notices of default and/or notices of sale;
  - e. The taking of a deed in lieu of foreclosure; and
  - f. Such other documents and actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions.
4. With respect to the sale of property acquired through a foreclosure or deed-in-lieu, including, without limitation, any and all of the following acts:
    - a. Listing agreements;
    - b. Purchase and Sale agreements;
    - c. Grant/Warrants/Quit Claim Deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
    - d. Escrow instructions;
    - e. Any and all documents necessary to effect the transfer of property.
  5. The completion of loan assumption agreements.
  6. The full satisfaction/release of a Mortgage or Deed of Trust or full reconveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
  7. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby including, without limitation, by reason of conversion of an adjustable rate mortgage loan from a variable rate to a fixed rate.
  8. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
  9. The modification or amendment of Escrow Agreements established for repairs to the Mortgaged Property or Reserves for Replacement of personal property.

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

Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

Bankers Trust Company of California, N.A., as Trustee under the Pooling and Servicing Agreement dated as of September 1, 1995, CTS Home Equity Loan Trust 1995-2

Name: David Co

Title: Assistant Secretary

Witness Kelly Shea

Type Name of Witness:

Kelly Shea

Name: Katherine M. Keller

Title: KATHERINE M. KELLER ASSISTANT SECRETARY

Witness Nikki Nakamura

Type Name of Witness:

Nikki Nakamura

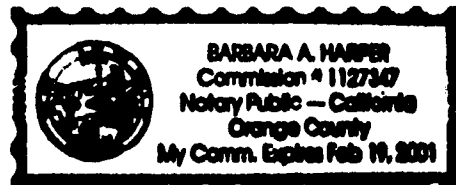
STATE OF CALIFORNIA

COUNTY OF Orange

On this 5th day of May, 1997, before me, the undersigned, a Notary Public in and for said County, personally appeared David Co and Katie Keller, 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) acted, executed the instrument.

WITNESS my hand and official seal.

Barbara A. Harper  
Notary Public's Signature



After recording, please mail to:  
Option One mortgage  
2020 E. First Street #220  
Santa Ana, CA 92705  
Attn: Joanne R. Cordero