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Record and Return to:
Paid Accounts Dept. #410
Advanta Mortgage Corp. USA
16875 West Bernardo Drive
San Diego, CA 92127



LAKE, IN

**Document is
LIMITED POWER OF ATTORNEY
NOT OFFICIAL!**

This Limited Power of Attorney is made as of April 3, 1998 by Preferred Credit Corporation,* formally known as Preferred Mortgage Corporation, having an office at 3347 Michelson Drive, Suite 400, Irvine, CA 92612 ("Owner"), in favor of Advanta Mortgage Corp. USA, a Delaware corporation, having an office at 16875 West Bernardo Drive, San Diego, CA 92127 ("Servicer").

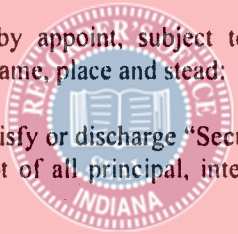
*aka T.A.R. Preferred Mortgage Corporation

WHEREAS, Owner and Servicer have executed and delivered a certain Loan Servicing Agreement dated as of March 8, 1996 (the "Servicing Agreement"), pursuant to which Owner and Servicer agreed to certain terms governing the servicing of single family mortgage loans ("Mortgage Loans") by Servicer on behalf of Owner; and

WHEREAS, Owner and Servicer desire that Owner execute and deliver this Limited Power of Attorney in order to facilitate the servicing of the Mortgage Loans by Servicer.

NOW THEREFORE, Owner does hereby appoint, subject to and in accordance with the Servicing Agreement, Servicer, as its attorney-in-fact, in its name, place and stead:

- 1) To execute all documents necessary to satisfy or discharge "Security Instruments" and "Notes" (as defined in the Servicing Agreement) upon receipt of all principal, interest and other payments called for in the related lien documents;
- 2) To take such actions as are necessary and appropriate to pursue, prosecute and defend foreclosures (or other comparable conversions to ownership), ejectments, evictions, bankruptcies, suits and other related matters with respect to "Mortgaged Properties" (as defined in the Servicing Agreement), in accordance with Servicing Agreement;
- 3) To execute all deeds, deeds to secure debt, assignments, transfers, tax declarations, certificates, pledges and any other documents or instruments whatsoever which are reasonably necessary, appropriate, or required in order to transfer and assign Mortgaged Properties acquired by Owner either by foreclosure or by deed in lieu of foreclosure and any such deed to be without recourse;
- 4) To endorse checks, notes, drafts and other evidences of payment made payable to the Owner, representing payments on accounts in the name of the Owner.



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- 5) To execute subordination agreements affecting the lien priority of the Security Instruments.
- 6) To take such further actions as are deemed necessary or desirable to service, administer, and enforce the terms of said Mortgage Loans in accordance with the Servicing Agreement; and

Until a properly executed revocation of this Limited Power of Attorney is duly executed and delivered, all parties dealing with said attorney-in-fact (individually or collectively) in connection with the above described matters may fully rely upon the power and authority of said attorney-in-fact to act for and on behalf of the undersigned, and in its name, place and stead, and may accept and rely on all documents and agreements entered into by said attorney-in-fact pursuant to the powers listed herein.

As between Owner and Servicer, this Limited Power of Attorney shall be effective as of April 3, 1998 and shall remain in full force and effect thereafter until a written notice of revocation hereof shall have been executed by Owner. The expiration or revocation of the period of agency hereunder shall in no wise affect the validity of any actions of said Attorney-In-Fact during said period. This Limited Power of Attorney is not intended to modify or expand the rights and obligations of Servicer as set forth in the Servicing Agreement.

Nothing in this Limited Power of Attorney shall be construed to prevent Owner from acting on its behalf as the owner of the Mortgage Loans.

IN WITNESS WHEREOF, Owner has caused this Limited Power of Attorney to be signed and executed in its name by its proper officer thereunto duly authorized on the 27th day of April.

Preferred Credit Corporation aka T.A.R. Preferred Mortgage Corporation

By: [Signature]
 Name: Eugene DePalma
 Title: President

Mark Man
 Witness

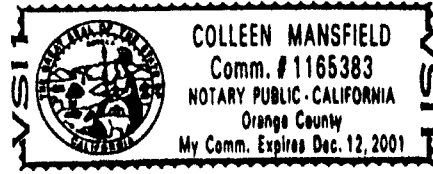
State of [California] :
 : ss
 County of [Orange] :



On this, the 27th day of April, 1998, before me, a Notary Public in and for said County and State, personally appeared, Eugene DePalma, personally known to me (or proved 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

Colleen Mansfield
 Notary Signature



My Commission Expires on 12-12-2001

