

When Recorded:
Fairbanks Capital Corp.
Corp. legal

L11-207-411

LIMITED POWER OF ATTORNEY

3 Rivers Jct
727 S Clinton
H Wayne, Wn 46802

7881626

(S)

Pursuant to the terms of each Pooling and Servicing Agreement or each Sale and Servicing Agreement (each a "Servicing Agreement") identified in Exhibit "A", THE CHASE MANHATTAN BANK, successor to Chemical Bank and the trustee (the "Trustee") of the trust ("Trust") established under each Servicing Agreement, hereby constitutes and appoints FAIRBANKS CAPITAL CORP., a Utah corporation and residential mortgage loan servicer ("Fairbanks"), as its true and lawful attorney-in-fact to take in its name, place and stead the following designated actions with respect to any home equity loan (each, a "Loan") or other asset held by a Trust:

2008
0105

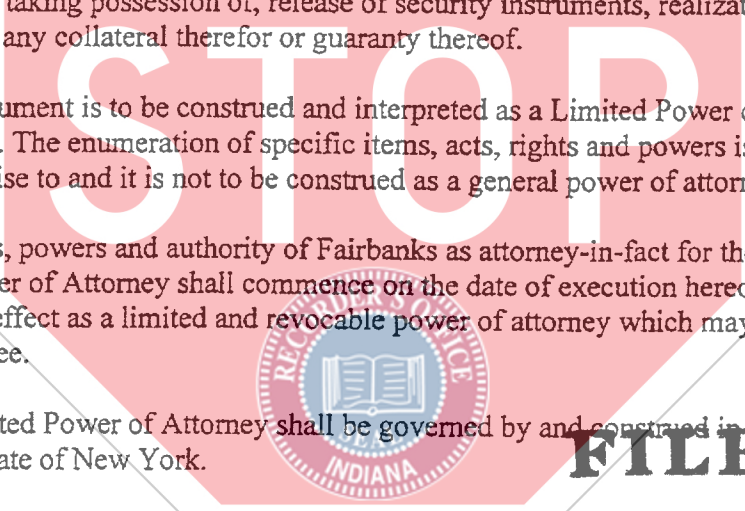
1. To ask, demand, sue for, collect and receive all sums of money, debts or other obligations of any kind with respect to a Loan which are now or shall after this date become due, owing or payable, or otherwise belong to the Trustee; to settle and compromise any of such debts or obligations that may be or become due to the Trustee; to endorse in the name of the Trustee for deposit in the appropriate account any check payable to or to the order of the Trustee; in each case with respect to a Loan.

2. To make demand(s) on behalf of the Trustee upon any or all parties liable on a Loan; to declare defaults with respect to a Loan; to give notices of intention to accelerate to give notices of acceleration and any other notices as Fairbanks deems reasonably necessary or appropriate; to post all notices as required by law and the documents securing a Loan in order to foreclose such Loan; to handle all aspects of foreclosure on behalf of the Trustee including but not limited to conducting the foreclosure sale, bidding for the Trustee and executing all documents, including all deeds and conveyances, needed to effect such foreclosure sale and/or liquidation and transfer of REO property; to file suit and prosecute legal actions against all parties liable for past due amounts under a Loan, including but not limited to any deficiency amounts due following foreclosure; and/or to take such other actions and exercise such rights which may be taken by Trustee under the terms of any Loan including satisfaction of mortgage, foreclosure, sale, taking possession of, release of security instruments, realization upon all or any part of a Loan or any collateral therefor or guaranty thereof.

This instrument is to be construed and interpreted as a Limited Power of Attorney regarding a Loan. The enumeration of specific items, acts, rights and powers is not intended to, nor does it give rise to and it is not to be construed as a general power of attorney.

The rights, powers and authority of Fairbanks as attorney-in-fact for the Trustee under this Limited Power of Attorney shall commence on the date of execution hereof and shall remain in full force and effect as a limited and revocable power of attorney which may be revoked at any time by the Trustee.

This Limited Power of Attorney shall be governed by and construed in accordance with the laws of the State of New York.



FILED

JAN 30 2002

PETER BENJAMIN
LAKE COUNTY AUDITOR

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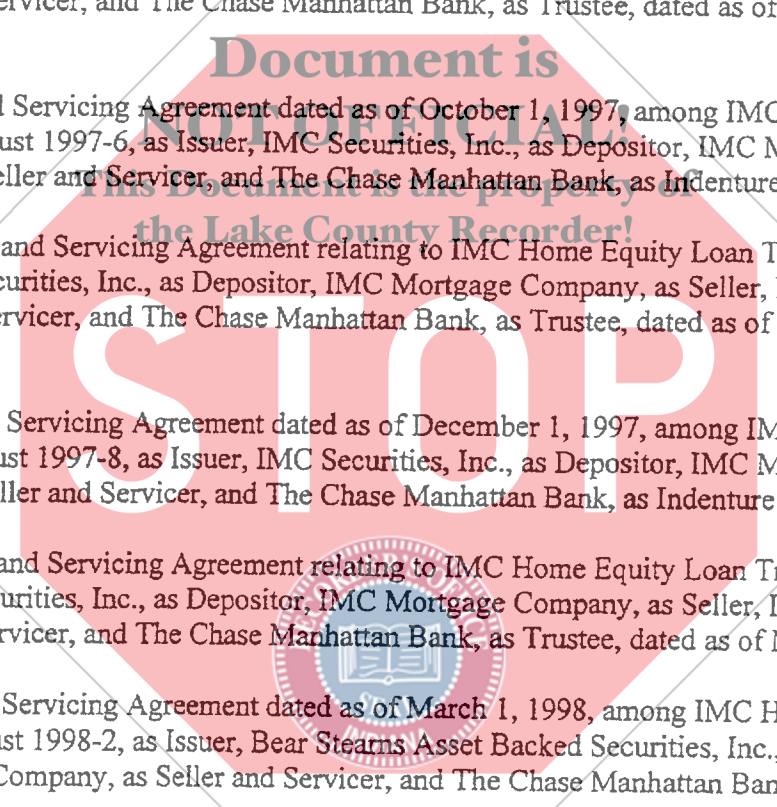
Exhibit A To
The Chase Manhattan Bank - Fairbanks Capital Corp.
Limited Power of Attorney

1. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1994-1 among IMC Securities, Inc., as Depositor, Industry Mortgage Company, L.P., as Seller, Industry Mortgage Company, L.P., as Servicer, and Chemical Bank, as Trustee, dated as of November 1, 1994.
2. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1995-1 among IMC Securities, Inc., as Depositor, Industry Mortgage Company, L.P., as Seller, Industry Mortgage Company, L.P., as Servicer, and Chemical Bank, as Trustee, dated as of March 1, 1995.
3. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1995-2 among IMC Securities, Inc., as Depositor, Industry Mortgage Company, L.P., as Seller, Industry Mortgage Company, L.P., as Servicer, and Chemical Bank, as Trustee, dated as of July 1, 1995.
4. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1995-3 among ContiSecurities Asset Funding Corp., as Depositor, Industry Mortgage Company, L.P., as Seller, Industry Mortgage Company, L.P., as Servicer, and Chemical Bank, as Trustee, dated as of November 1, 1995.
5. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1996-1 among ContiSecurities Asset Funding Corp., as Depositor, Industry Mortgage Company, L.P., as Seller, Industry Mortgage Company, L.P., as Servicer, and Chemical Bank, as Trustee, dated as of February 1, 1996.
6. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1996-2 among ContiSecurities Asset Funding Corp., as Depositor, Industry Mortgage Company, L.P., as Seller, Industry Mortgage Company, L.P., as Servicer, and Chemical Bank, as Trustee, dated as of April 1, 1996.
7. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1996-3 among IMC Securities, Inc., as Depositor, Industry Mortgage Company, L.P., as Seller, Industry Mortgage Company, L.P., as Servicer, and The Chase Manhattan Bank, as Trustee, dated as of July 1, 1996.
8. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1996-4 among IMC Securities, Inc., as Depositor, Industry Mortgage Company, L.P., as Seller, Industry Mortgage Company, L.P., as Servicer, and The Chase Manhattan Bank, as Trustee, dated as of October 1, 1996.



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9. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1997-1 among IMC Securities, Inc., as Depositor, Industry Mortgage Company, L.P., as Seller, Industry Mortgage Company, L.P., as Servicer, and The Chase Manhattan Bank, as Trustee, dated as of January 1, 1997.
10. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1997-2 among IMC Securities, Inc., as Depositor, Industry Mortgage Company, L.P., as Seller, Industry Mortgage Company, L.P., as Servicer, and The Chase Manhattan Bank, as Trustee, dated as of March 1, 1997.
11. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1997-3 among IMC Securities, Inc., as Depositor, Industry Mortgage Company, L.P., as Seller, Industry Mortgage Company, L.P., as Servicer, and The Chase Manhattan Bank, as Trustee, dated as of June 1, 1997.
12. Sale and Servicing Agreement dated as of August 1, 1997, among IMC Home Equity Loan Owner Trust 1997-4, as Issuer, IMC Securities, Inc., as Depositor, Industry Mortgage Company, L.P., as Seller and Servicer, and The Chase Manhattan Bank, as Indenture Trustee.
13. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1997-5 among IMC Securities, Inc., as Depositor, IMC Mortgage Company, as Seller, IMC Mortgage Company, as Servicer, and The Chase Manhattan Bank, as Trustee, dated as of September 1, 1997.
14. Sale and Servicing Agreement dated as of October 1, 1997, among IMC Home Equity Loan Owner Trust 1997-6, as Issuer, IMC Securities, Inc., as Depositor, IMC Mortgage Company, as Seller and Servicer, and The Chase Manhattan Bank, as Indenture Trustee.
15. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1997-7 among IMC Securities, Inc., as Depositor, IMC Mortgage Company, as Seller, IMC Mortgage Company, as Servicer, and The Chase Manhattan Bank, as Trustee, dated as of November 1, 1997.
16. Sale and Servicing Agreement dated as of December 1, 1997, among IMC Home Equity Loan Owner Trust 1997-8, as Issuer, IMC Securities, Inc., as Depositor, IMC Mortgage Company, as Seller and Servicer, and The Chase Manhattan Bank, as Indenture Trustee.
17. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1998-1 among IMC Securities, Inc., as Depositor, IMC Mortgage Company, as Seller, IMC Mortgage Company, as Servicer, and The Chase Manhattan Bank, as Trustee, dated as of March 1, 1998.
18. Sale and Servicing Agreement dated as of March 1, 1998, among IMC Home Equity Loan Owner Trust 1998-2, as Issuer, Bear Stearns Asset Backed Securities, Inc., as Depositor, IMC Mortgage Company, as Seller and Servicer, and The Chase Manhattan Bank, as Indenture Trustee.



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19. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1998-3 among IMC Securities, Inc., as Depositor, IMC Mortgage Company, as Seller, IMC Mortgage Company, as Servicer, and The Chase Manhattan Bank, as Trustee, dated as of June 1, 1998.
20. Sale and Servicing Agreement dated as of June 1, 1998, among IMC Home Equity Loan Owner Trust 1998-4, as Issuer, IMC Securities, Inc., as Depositor, IMC Mortgage Company, as Seller and Servicer, and The Chase Manhattan Bank, as Indenture Trustee.
21. Pooling and Servicing Agreement relating to IMC Home Equity Loan Trust 1998-5 among IMC Securities, Inc., as Depositor, IMC Mortgage Company, as Seller, IMC Mortgage Company, as Servicer, and The Chase Manhattan Bank, as Trustee, dated as of September 1, 1998.
22. Sale and Servicing Agreement dated as of September 1, 1998, among IMC Home Equity Loan Owner Trust 1998-6, as Issuer, IMC Securities, Inc., as Depositor, IMC Mortgage Company, as Seller and Servicer, and The Chase Manhattan Bank, as Indenture Trustee.



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04/27/2001 02:22 PM 18.00
Book - 8450 Pg - 4500-4504
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
FAIRBANKS CAPITAL CORP
CORPORATE LEGAL DEPT
PO BOX 65250
SLC UT 84165
BY: SLH, DEPUTY - WI 5 P.

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