

2005 049235

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

Pursuant to the Pooling and Servicing Agreements set forth in Exhibit A ("Servicing Agreements") and the related Additional Servicer Appointment and Delegation Agreements set forth in Exhibit A (the "Subservicing Agreements", and together with the Servicing Agreements, the "Agreements") FAIRBANKS CAPITAL CORP., a Utah corporation and residential mortgage loan servicer under the Servicing Agreements ("Fairbanks"), hereby constitutes and appoints MASTER FINANCIAL, INC., a California corporation and residential mortgage loan subservicer under the Subservicing Agreements ("Master Financial"), as its true and lawful Attorney-In-Fact, to act in the name place and stead of Fairbanks, by and through any officer appointed by the Board of Directors of Master Financial, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (4) set forth 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 related Agreements and no power is granted hereunder to take any action that would be beyond those tasks described below or would otherwise be adverse to the interests of the U.S. Bank National Association as Trustee under the Servicing Agreements ("U.S. Bank"). This Limited Power of Attorney is being issued in connection with Master Financial's responsibilities under the Subservicing Agreements to sub-service certain mortgage loans (the "Loans") held by U.S. Bank in its capacity as Trustee. These 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 as well as certain real estate owned properties.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by U.S. Bank, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or building thereon, as U.S. Bank's act and deed, to contact for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including, but not limited to, the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of U.S. Bank.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

WITNESS my hand and seal this 29<sup>th</sup> day of December, 2003.

Fairbanks Capital Corp., as Master Servicer

*Diana Lowery*  
Witness: Diana Lowery

By: *Terrell W. Smith*  
Name: Terrell W. Smith  
Title: Executive Vice President

*Cori Garrett*  
Witness: Cori Garrett

**FILED**

JUN 14 2005

FOR CORPORATE ACKNOWLEDGMENT

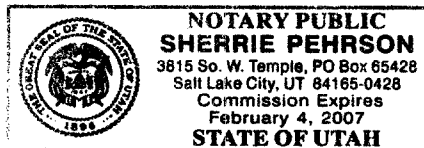
State of Utah  
County of Salt Lake

STEPHEN R. STIGLICH  
LAKE COUNTY AUDITOR

On this 29<sup>th</sup> of December, 2003, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Terrell W. Smith personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Executive Vice President of Fairbanks Capital Corp., and known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledge to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: *Sherrie Pehrson*  
Sherrie Pehrson



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JH*

Exhibit A To

Fairbanks Capital Corp. – Master Financial  
Limited Power of Attorney

1. Pooling and Servicing Agreement, dated as of June 1, 2002, between Credit Suisse First Boston Mortgage Securities Corp., as Depositor, DLJ Mortgage Capital Inc., as Seller, Olympus Servicing L.P., as a Servicer and as Special Servicer, Ocwen Federal Bank FSB, as a Servicer, Fairbanks Capital Corp., as a Servicer, and U.S. Bank National Association, as Trustee, and the related Additional Servicer Appointment and Delegation Agreement, dated as of September 25, 2002, between Fairbanks Capital Corp., as Master Servicer, and Master Financial, Inc., as Additional Servicer, each relating to the Home Equity Asset Trust 2002-1.
2. Pooling and Servicing Agreement, dated as of September 1, 2002, between Credit Suisse First Boston Mortgage Securities Corp., as Depositor, DLJ Mortgage Capital Inc., as Seller, U.S. Bank National Association, as Trustee, and Fairbanks Capital Corp., as Servicer and as Special Servicer, and the related Additional Servicer Appointment and Delegation Agreement, dated as of October 1, 2002, between Fairbanks Capital Corp., as Master Servicer, and Master Financial, Inc., as Additional Servicer, each relating to the Home Equity Asset Trust 2002-3.
3. Pooling and Servicing Agreement, dated as of October 1, 2002, between Credit Suisse First Boston Mortgage Securities Corp., as Depositor, DLJ Mortgage Capital Inc., as Seller, Fairbanks Capital Corp., as Servicer and as Special Servicer, and U.S. Bank National Association, as Trustee, and the related Additional Servicer Appointment and Delegation Agreement, dated as of November 1, 2002, between Fairbanks Capital Corp., as Master Servicer, and Master Financial, Inc., as Additional Servicer, each relating to the Home Equity Asset Trust 2002-4.
4. Pooling and Servicing Agreement, dated as of December 1, 2002, between Credit Suisse First Boston Mortgage Acceptance Corp., as Depositor, DLJ Mortgage Capital Inc., as Seller, Fairbanks Capital Corp., as Servicer, and U.S. Bank National Association, as Trustee, and the related Additional Servicer Appointment and Delegation Agreement, dated as of December 19, 2002, between Fairbanks Capital Corp., as Master Servicer, and Master Financial, Inc., as Additional Servicer, each relating to the Home Equity Asset Trust 2002-5.
5. Pooling and Servicing Agreement, dated as of January 1, 2003, between Credit Suisse First Boston Mortgage Securities Corp., as Depositor, DLJ Mortgage Capital Inc., as Seller, Fairbanks Capital Corp., as Servicer, The MurrayHill Company, as Credit Risk Manager, and U.S. Bank National Association, as Trustee, and the related Additional Servicer Appointment and Delegation Agreement, dated as of January 29, 2003, between Fairbanks Capital Corp., as Master Servicer, and Master Financial, Inc., as Additional Servicer, each relating to the Home Equity Asset Trust 2003-1.

