

When Recorded Return To:
Fairbanks Capital Corp.
PO Box 65250
Salt Lake City, UT 84165-0250
Attn: Document Control

LIMITED POWER OF ATTORNEY

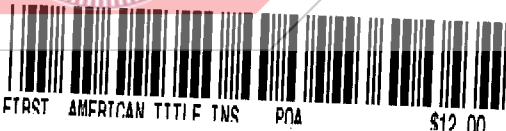
Bank One, N.A., formerly known as The First National Bank of Chicago, as trustee (hereinafter called "Owner"), hereby appoints Fairbanks Capital Corp. ("Fairbanks"), as its true and lawful attorney-in-fact to act in the name, place and stead of Owner for the purposes set forth below.

With respect to those certain Pooling and Servicing Agreements identified on Exhibit A hereto, Fairbanks is hereby authorized and empowered as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and any other recorded documents, satisfactions/releases/reconveyance of deed of trust/mortgage, subordination and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all of any necessary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver Affidavits of Debt, Substitutions of Trustees, Substitutions of Counsel, Non-Military Affidavits, Notices of Recession, Foreclosure Deeds, Transfer Tax Affidavits, Affidavits of Merit, Verifications of Complaints, Notices to Quit, Bankruptcy Declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Owner in connection with foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Fairbanks made payable to Owner.
4. To do any other act or complete any other document that arises in the normal course of servicing.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize Fairbanks to do any act or execute any document on behalf of Owner not described herein.

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ONE SIGNATURE PAGE AND ONE EXHIBIT PAGE FOLLOWS



4558018
Page: 2 of 5
02/15/2001 11:01A
Spokane Co WA

Handwritten: 14-2-01
821375

1038324

2005050665

FEBRUARY 20 AM 11:07

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

BOOK 1034 PAGE 221

BK8394PG2070



Dated: 10-12-00

BANK ONE, NA (f/k/a THE FIRST NATIONAL BANK OF CHICAGO) AS TRUSTEE

[Signature]
Name: STEVEN E. CHARLES

Title: Vice President

Witnesses:
[Signature]

Name: LARRY KUSCH

[Signature]
Name: Keith R. Richardson

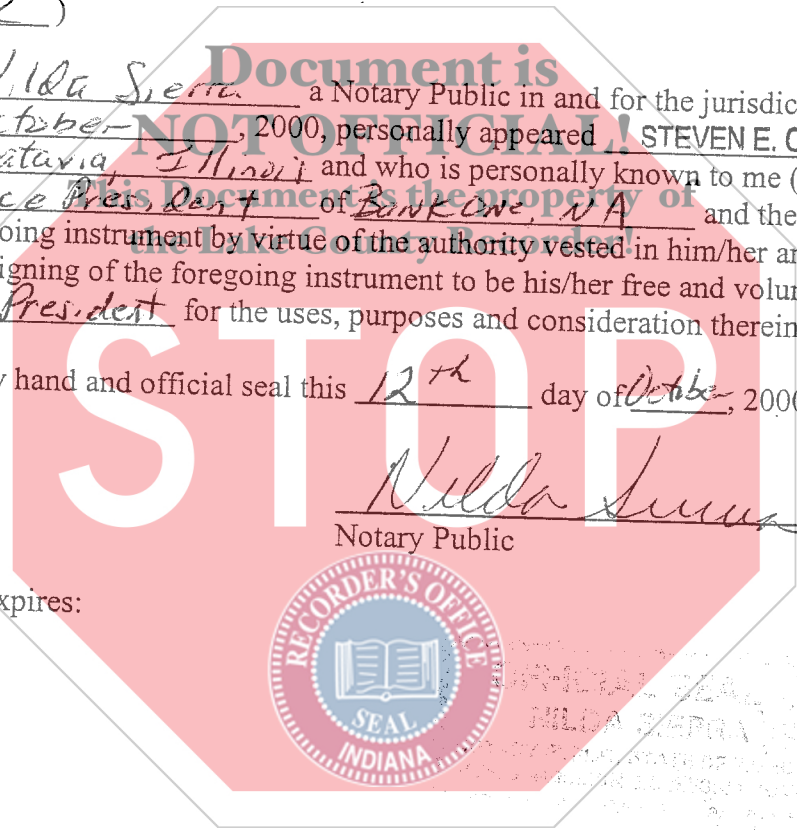
State of Illinois)
 : SS
County of Cook)

BEFORE ME, Nilda Sierra a Notary Public in and for the jurisdiction aforesaid, on this 12 day of October, 2000, personally appeared STEVEN E. CHARLES who resides in Batavia, Illinois and who is personally known to me (or sufficiently proven) to be a Vice Pres. Dist of BANK ONE, NA and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as a Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 12th day of October, 2000.

Nilda Sierra
Notary Public

My Commission Expires:



BOOK 1034 PAGE 222

BK8394PG2071

1. Pooling and Servicing Agreement, dated August 1, 1997 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1997-1.
2. Pooling and Servicing Agreement, dated December 1, 1997 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1997-2.
3. Pooling and Servicing Agreement, dated March 1, 1998 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1998-1.
4. Pooling and Servicing Agreement, dated June 1, 1998 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1998-A.
5. Pooling and Servicing Agreement, dated September 1, 1998 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1998-B.
6. Pooling and Servicing Agreement, dated September 30, 1999 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1999-A.

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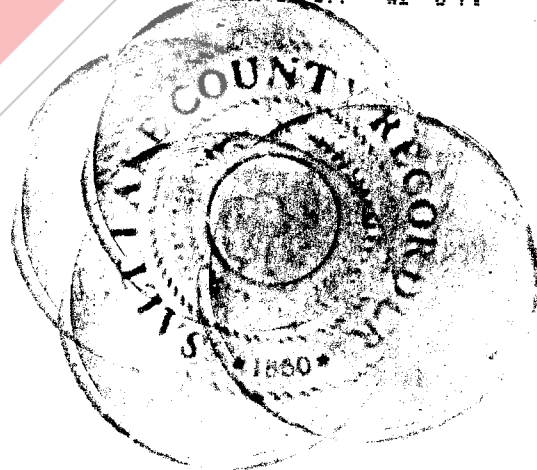
NOT OFFICIAL!

**This Document is the property of
the Lake County Recorder!**

STOP



7738301
10/13/2000 01:58 PM 14.00
Book - 8394 Pg - 2070-2072
NANCY WORKMAN
RECORDER, SALT LAKE COUNTY, UTAH
FAIRBANKS CAPITAL CORP
3815 S WEST TEMPLE
SLC UT 84115
BY: SLH, DEPUTY - WI 3 P.



BOOK 1034 PAGE 223 BK8394PG2072