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RECORDED RETURN TO
Fairbanks Capital Corp.
Document Control Department
P.O. Box 88250
Salt Lake City, UT 84108-0250

LIMITED POWER OF ATTORNEY

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GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
FAIRBANKS CAPITAL CORP
PO BOX 88250
SLC UT 84108
BY: ZJM DEPUTY - P. ZJM
ud 84165

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Pursuant to the terms of each Pooling and Servicing Agreement (each "Agreement") identified in Exhibit "A" hereto, U.S. BANK NATIONAL ASSOCIATION, co-trustee with BANK OF AMERICA, N.A., successor to Bank of America Illinois (collectively, the "Trustee") of the trust (the "Trust") established under each Servicing Agreement, hereby constitutes and appoints FAIRBANKS CAPITAL CORP., a Utah corporation and residential mortgage loan servicer (the "Servicer"), as its true and lawful attorney-in-fact and in its name, place and stead to take the following designated actions with respect to any mortgage loan (each, a "Mortgage Loan") or other asset held by a Trust:

1. To ask, demand, sue for, collect and receive all sums of money, debts or other obligations of any kind with respect to a Mortgage 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 Mortgage Loan.

2. To make demand(s) on behalf of the Trustee upon any or all parties liable on a Mortgage Loan; to declare defaults with respect to a Mortgage Loan; to give notices of intention to accelerate to give notices of acceleration and any other notices as Servicer deems reasonably necessary or appropriate; to post all notices as required by law and the documents securing a Mortgage Loan in order to foreclose such Mortgage 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 execute documents or instruments in connection with any bankruptcy or receivership of a mortgagor on a Mortgage Loan; to file suit and prosecute legal actions against all parties liable for past due amounts under a Mortgage 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 Mortgage Loan including, but not limited to, satisfaction of mortgage, foreclosure, eviction, unlawful detainer or similar dispossessory proceeding, sale, taking possession of, release of security instruments, realization upon all or any part of a Mortgage Loan or any collateral therefor or guaranty thereof.

3. To assign, convey, accept, or otherwise transfer Trustee's interest in any Mortgage Loan.

4. To perform all other acts and do all other things as may be necessary or convenient to manage and service the Mortgage Loans under the terms of the Servicing Agreement.

This instrument is to be construed and interpreted as a Limited Power of Attorney regarding a Mortgage 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 the Servicer as attorney-in-fact of 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 Illinois.

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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IN WITNESS WHEREOF co-trustee U.S. Bank National Association has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 8th day of February 2002.

U.S. Bank National Association, Trustee

By: Melissa A Rosal
Name: Melissa A. Rosal
Title: Vice President

On February 8, 2002, before me personally appeared Melissa A. Rosal who is known to me (or proved to me on the basis of satisfactory evidence) to be one of the persons whose name is subscribed to the preceding Limited Power of Attorney and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature immediately above, U.S. Bank National Association, executed this Limited Power of Attorney.

WITNESS my hand and official seal.

Josephine Lino
Notary Public

IN WITNESS WHEREOF co-trustee Bank of America N.A. has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 20 day of February 2002.

Bank of America, N.A.

By: Ernestine Thelander Judy Pei
Name: ERNESTINE THELANDER JUDY PEI
Title: Vice President Assistant Secretary

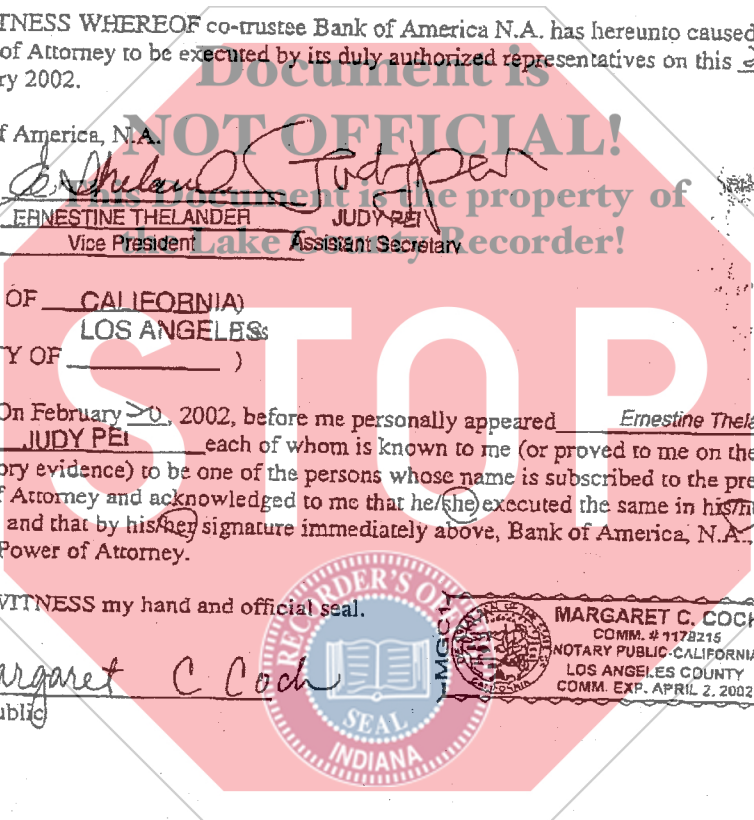
STATE OF CALIFORNIA)
LOS ANGELES
COUNTY OF)

On February 20, 2002, before me personally appeared Ernestine Thelander and JUDY PEI each of whom is known to me (or proved to me on the basis of satisfactory evidence) to be one of the persons whose name is subscribed to the preceding Limited Power of Attorney and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature immediately above, Bank of America, N.A., executed this Limited Power of Attorney.

WITNESS my hand and official seal.

Margaret C Coch
Notary Public

MARGARET C. COCH
COMM. # 1178215
NOTARY PUBLIC-CALIFORNIA
LOS ANGELES COUNTY
COMM. EXP. APRIL 2, 2002

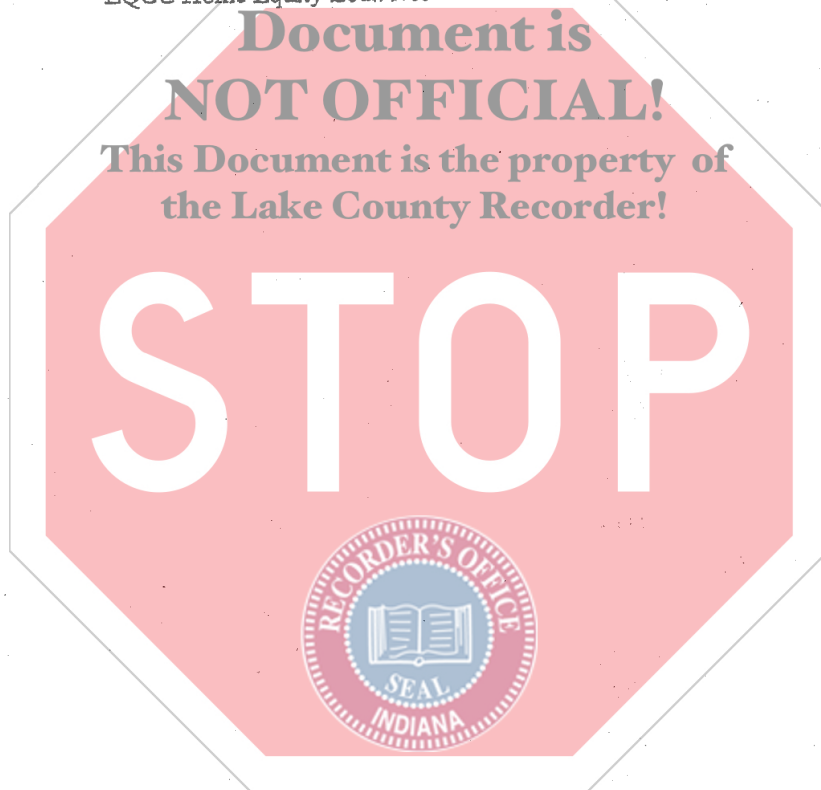


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Exhibit A To

**U.S. Bank National Association - Fairbanks Capital Corp.
Limited Power of Attorney**

1. Pooling and Servicing Agreement Dated as of May 1, 1995 EQCC RECEIVABLES CORPORATION EQCC ASSET BACKED CORPORATION (Depositors) and EQUICREDIT CORPORATION OF AMERICA (Representative and Servicer) and BANK OF AMERICA ILLINOIS (Trustee) EQCC Home Equity Loan Asset Backed Certificates, Series 1995-2
2. Pooling and Servicing Agreement Dated as of August 1, 1995 EQCC RECEIVABLES CORPORATION EQCC ASSET BACKED CORPORATION (Depositors) and EQUICREDIT CORPORATION OF AMERICA (Representative and Servicer) and BANK OF AMERICA ILLINOIS (Trustee) EQCC Home Equity Loan Asset Backed Certificates, Series 1995-3
3. Pooling and Servicing Agreement Dated as of November 1, 1995 EQCC RECEIVABLES CORPORATION EQCC ASSET BACKED CORPORATION (Depositors) and EQUICREDIT CORPORATION OF AMERICA (Representative and Servicer) and BANK OF AMERICA ILLINOIS (Trustee) EQCC Home Equity Loan Asset Backed Certificates, Series 1995-4



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