

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

8358469
09/19/2002 09:41 AM 12.00
Book - 8650 Pg - 8409-8410
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
FAIRBANKS CAPITAL CORP
PO BOX 65250
SLC UT 84165-0250
BY: GAF, DEPUTY - WI 2 P.

LIMITED POWER OF ATTORNEY

BUBAP

TCIF REO2, LLC., a Delaware limited liability company, having an office at 9 East Loockerman Street, Dover, Delaware 19901 ("TCIF REO2"), hereby appoints FAIRBANKS CAPITAL CORP., a Utah corporation with a mailing address of P.O. Box 65250, Salt Lake City, Utah 84165-0250 ("Fairbanks"), acting by and through Fairbanks' authorized agents, employees, or representatives, as TCIF's duly authorized attorney-in-fact to take the following designated actions with respect to any residential mortgage loan (each, a "Mortgage Loan") in which TCIF REO2 holds an interest or any parcel of improved residential real property acquired by TCIF REO2 by foreclosure, deed in lieu, quit-claim deed, or other, similar process:

- A. endorse the name of TCIF REO2 upon all checks, drafts, notes, powers and other forms of exchange received in payment of, or tendered in connection with, a Mortgage Loan;
- B. execute on behalf of TCIF REO2 any assignments, documents or instruments necessary to assign, convey, or otherwise transfer an interest in a Mortgage Loan to and/or from TCIF REO2;
- C. execute on behalf of TCIF REO2 any documents necessary to carry out the foreclosure of a Mortgage Loan;
- D. execute any documents necessary to effectuate an eviction, unlawful detainer or similar dispossession proceeding;
- E. execute any documents necessary for the offer, listing, closing of sale and conveyance of real estate owned ("REO") property; and
- F. perform all other acts and do all other things as may be necessary or convenient to service a Mortgage Loan or convey an REO property.

This Limited Power of Attorney shall be effective as of January 1, 2002, and shall continue in full force and effect until terminated by TCIF REO2 by written notice to Fairbanks mailed to the address above.

TCIF REO2 represents that any bank, title company, court, governmental agency, person or institution may rely on this Limited Power of Attorney in honoring the acts of Fairbanks hereunder.

Fairbanks hereby agrees to indemnify and hold TCIF REO2 and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by Fairbanks of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney.

This Limited Power of Attorney is entered into and shall be governed by the laws of the state of New York. To the extent permitted by other applicable law, the terms and provisions of this Agreement shall control in the event of any conflict between such terms or provisions.

8358469

JK8650PG8409

IN WITNESS WHEREOF, the parties have executed this Limited Power of Attorney as of the day and year first above written.

TCIF REO2, LLC

By: Mitchell Samberg
Its: **Mitchell Samberg**
Managing Officer

Witness
By: Doo Jin Chung

Witness
By: Joseph Mevorah

STATE OF NEW YORK)

COUNTY OF ALBANY :SS

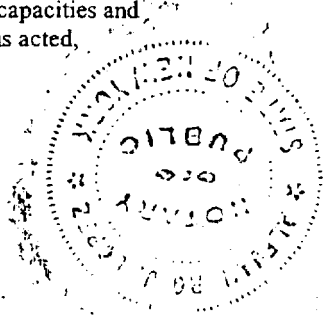
On the 13 day of SEPTEMBER 2002, before me, a Notary Public in and for said State, personally appeared MITCHELL SAMBERG DOO JIN CHUNG, and JOSEPH MEVORAH who are personally known to me or who proved to me on the basis of satisfactory evidence that they are the persons whose names are subscribed to the preceding instrument and who acknowledged to me that they executed the same in their authorized capacities and that by their signatures on the instrument the persons or the entities upon behalf of which the persons acted, executed the instrument as of SEPTEMBER 13, 2002.

WITNESS my hand and official seal.

Alejandro J. Lopez
Notary Public

STATE OF UTAH)
COUNTY OF SALT LAKE) :SS.

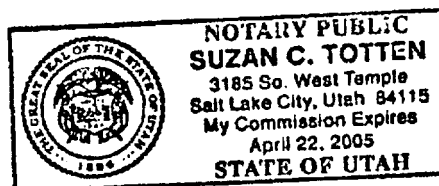
ALEJANDRO J. LOPEZ
Notary Public, State of New York
No. 01LO6072793
Qualified in Westchester County
Commission Expires April 15, 2006



On the 13 day of SEPTEMBER 2002, before me, a Notary Public in and for said State, personally appeared LAWRENCE R. DINGIVAN SUSIE HIRSCHI and TAMMY CRAMER of Fairbanks Capital Corp. who are personally known to me or who proved to me on the basis of satisfactory evidence that they are the persons whose names are subscribed to the preceding instrument and who acknowledged to me that they executed the same in their authorized capacities and that by their signatures on the instrument the persons or the entities upon behalf of which the persons acted, executed the instrument as of SEPTEMBER 13, 2002.

WITNESS my hand and official seal.

Suzan C. Totten
Notary Public



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DELAWARE COUNTY IOWA
FILED

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BOOK 2003 PAGE 2178
DEBORAH L. PEYTON
DELAWARE CO RECORDER
16.00

County of Salt Lake
I, the undersigned Recorder of Salt Lake
County, do hereby certify that I have
examined the foregoing documents,
recopies and other writings required or permitted
by law to be recorded and that the annexed and
foregoing is a true and true copy of an original
document on file as such Recorder.
Witness my hand and seal of said Recorder this
day of _____ 20____
GARY W. OTT, RECORDER
By Stacie M. Webb
Stacie M. Webb
Deputy Recorder

Town Title & Easement Services
603 Commercial St.
Waterloo IA 50701