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BOOK 2003 PAGE 2714
DEBORAH L. FETTON
DELAWARE CO. RECORDER
26.00

After Recording Return to:
Diane Matoush
Matrix Asset Management
1380 Lawrence St
Denver CO 80204

Prepared by:
Deutsche Bank National Trust Company
1761 East St. Andrew Place
Santa Ana, CA 92705-4934

LIMITED POWER OF ATTORNEY

Deutsche Bank National Trust Company as Trustee formerly known as Bankers Trust Company of California, N.A., as Trustee (hereinafter the "Trustee") under those Pooling and Servicing Agreements (listed in the schedule attached as Exhibit "1" and incorporated by reference), with its principal place of business located in Santa Ana, California, constitutes and appoints all individuals with the signatory authority of Regional Vice President, Vice President or above who are employees of Matrix Asset Management, and such other person or persons as any of them shall designate from time to time, and each of them, any of whom may act alone, the true and lawful attorneys-in-fact of the Trustee, with respect to any real property interest that the Trustee currently has or hereafter may have to do or perform in the name, place and stead and for its use and benefit, to execute, endorse and acknowledge all documents customarily and reasonably necessary and appropriate for the facilitation and the disposal of REO properties owned by or serviced by the Trustee. This appointment shall apply only to the following enumerated transactions and nothing herein shall be construed to the contrary:

1. The facilitation of the marketing and disposal of REO properties owned by the Trustee pursuant to the relevant Pooling and Servicing Agreement that authorizes the Trustee to dispose of such REO properties, for such price and to such person or persons as the attorney-in-fact shall deem proper and convenient, including the execution, acknowledgement, delivery, filing and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the REO properties, or any part thereof, with such clause or clauses, and agreement or agreements as the attorney-in-fact shall deem proper and expedient. To perform all other acts necessary to be done in regard to such powers, as amply and fully to all intents and purposes as the Trustee could do if personally present;
2. The facilitation of the maintenance of REO properties owned by the Trustee pursuant to the relevant Pooling and Servicing Agreement that authorizes the Trustee to maintain such REO properties, including the making of any contract or agreement, that in the opinion of the attorney-in-fact, is necessary and proper to be entered into for the repair or maintenance of such REO properties, and pursuant thereto, to execute any and all papers or documents pertaining to any such repair or maintenance and in connection with this to do all acts necessary to execute, deliver, acknowledge, file and record such papers or documents when necessary;
3. The facilitation of the collection, demand and other actions necessary or desirable to collect any or all sums of money that may now be or hereafter become due and owing pursuant to rental arrangements of any kind and mortgage or hazard insurance contracts or claims when applicable under the relevant state law when directly related to REO properties owned by the Trustee pursuant to the relevant Pooling and Servicing Agreement that authorizes the Trustee to dispose of such REO properties;
4. The facilitation of the eviction according to state law of occupants from REO properties owned by the Trustee pursuant to the relevant Pooling and Servicing Agreement that authorizes the Trustee to dispose of such REO properties; and
5. The endorsement, cashing, negotiating and dealing with all checks, money orders and other forms of payment of any kind in connection with the facilitation of the marketing and disposal of REO properties owned by the Trustee pursuant to the relevant Pooling and Servicing Agreement that authorizes the Trustee to dispose of such REO properties.

I own Title & Escrow
603 Commercial St.
Westerlo, IA 50701

The undersigned gives to said attorneys-in-fact full power and authority to execute such instruments and do and perform every act and thing necessary and proper to carry into effect the power or powers by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said attorneys-in-fact shall be effective as April 1, 2001.

The Trustee will be provided with a written list of the parties who have signatory authority for the attorney-in-fact, and an updated list will be provided to the Trustee as is necessary, or upon written demand.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney, and may be satisfied that this Limited Power of Attorney shall continue in full force and effect has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

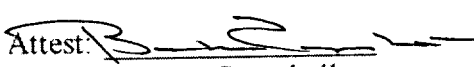
This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

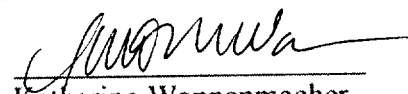
Nothing contained herein shall (i) limit in any manner any indemnification provided by the servicer to the Trustee under the relevant Pooling and Servicing Agreement, or (ii) be construed to grant the attorney-in-fact the power to initiate or defend any suit, litigation or proceeding in the name of the Trustee, except as specifically provided for herein. If the attorney-in-fact receives any notice of suit, litigation or proceeding in the name of the Trustee, then such attorney-in-fact shall promptly forward a copy of same to the Trustee.

This limited power of attorney is not intended to extend the powers granted to the attorney-in-fact under the relevant Pooling and Servicing Agreement or to allow the attorney-in-fact to take any action with respect to any REO property not authorized by the relevant Pooling and Servicing Agreement.

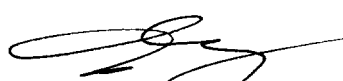
IN WITNESS WHEREOF, the Trustee has caused these presents to be signed in its name by its undersigned officers, and its seal affixed on JAN 27 2003, 2003.

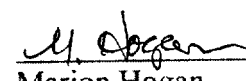
Deutsche Bank National Trust Company as Trustee
formerly known as Bankers Trust Company of California,
N.A. as Trustee

Attest: 
Name: Barbara Campbell
Title: Assistant Secretary

By: 
Name: Katherine Wannenmacher
Title: Vice President



Witness: 
Theodore Wong

Witness: 
Marion Hogan

State of California :
County of Orange : ss.

On JAN 27 2003, 2003, before me, the undersigned, a Notary in and for the State and County aforesaid, personally appeared Deutsche Bank National Trust Company as Trustee formerly known as Bankers Trust Company of California, N.A. as Trustee, by Katherine Wannenmacher, its Vice President, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

Notary: Peter Quoc Tran
My Commission Expires: 12-24-05

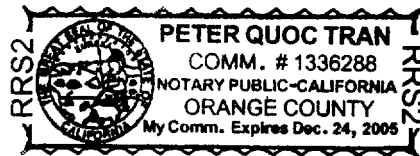


EXHIBIT 1

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EXHIBIT 1

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