

WHEN RECORDED RETURN TO:
FAIRBANKS CAPITAL CORP.
DOCUMENT CONTROL DEPARTMENT
P.O. BOX 65250
SALT LAKE CITY, UT 84165-0250

8653879
05/16/2003 02:46 PM 16.00
Book - 8798 Pg - 8994-8997
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
FAIRBANKS CAPITAL
BY: ZJM, DEPUTY - WI 4 P.

LIMITED POWER OF ATTORNEY

Pursuant to the terms of each Pooling and Servicing Agreement (each a "Servicing Agreement") identified in Exhibit "A" hereto, **THE BANK OF NEW YORK**, the trustee (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 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 instrument 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; to execute any documents or instruments necessary for the offer, listing, closing of sale, and conveyance of REO Property, including, but not limited to, grant, warranty, quit claim and statutory deeds or similar instruments of conveyance; to execute any 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 amounts due under a Mortgage Loan, including, but not limited to, any deficiency amounts due following foreclosure; 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, release, cancellation or discharge of mortgage, eviction, unlawful detainer, or similar dispossession proceedings, 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; and to assign, convey, accept, or otherwise transfer, Trustee's interest in any Mortgage Loan.

3. 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.

8653879

BK8798PG8994

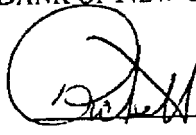
This instrument is to be construed and interpreted as a Limited Power of Attorney regarding a Mortgage Loan. The enumeration of specific items, acts, rights and powers is not intended to, nor does it give rise to and it is not to be construed as a general power of attorney.

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 in writing by the Trustee.

This Limited Power of Attorney shall be governed by and construed in accordance with the laws of the State of New York.

IN WITNESS WHEREOF, the Trustee has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 14th day of April, 2003.

THE BANK OF NEW YORK, AS TRUSTEE

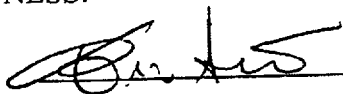
By: 
Name:
Title:

DIANE PICKETT
VICE PRESIDENT

By: 

Name: **JOHN HANNON**
Title: **ASSISTANT TREASURER**

WITNESS:

By: 
Name:
Title:

ERIN WOODWARD
Associate

WITNESS:

By: 
Name:
Title:

BRIAN SHAPIRO
Associate

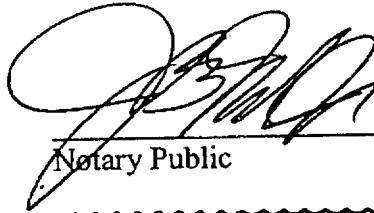
BK8798PG8995

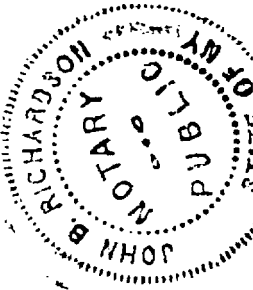
STATE OF NEW YORK)
COUNTY OF Queens) ss

On April 14, 2003, before me personally appeared DIANE PICKETT
and JOHN HANNON, 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, The Bank of New York
executed this Limited Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the
year and day in this certificate first written.

[NOTARIAL SEAL]


Notary Public



BK8798PG8996

Exhibit A To

The Bank of New York - Fairbanks Capital Corp.
Limited Power of Attorney

1. POOLING AND SERVICING AGREEMENT Dated as of December 1, 2001 EQCC RECEIVABLES CORPORATION (Depositor) and EQUICREDIT CORPORATION OF AMERICA (Transferor and Initial Servicer) and BANK OF AMERICA, N.A. (Advancing Party) and FAIRBANKS CAPITAL CORP. (Expected Successor Servicer) and THE BANK OF NEW YORK (Trustee) EQCC ASSET BACKED CERTIFICATES, SERIES 2001-1F
2. POOLING AND SERVICING AGREEMENT Dated as of December 1, 2001 EQCC RECEIVABLES CORPORATION (Depositor) and EQUICREDIT CORPORATION OF AMERICA (Transferor and Initial Servicer) and BANK OF AMERICA, N.A. (Advancing Party) and FAIRBANKS CAPITAL CORP. (Expected Successor Servicer) and THE BANK OF NEW YORK (Trustee) EQCC ASSET BACKED CERTIFICATES, SERIES 2001-2

BK8798PG8997

DELAWARE COUNTY IOWA
FILED

2005 JAN 11 AM 9:25

BOOK 2005 PAGE 133
DEBORAH L. PEYTON
DELAWARE CO RECORDER
27.00

OCT 28 2004

State of Utah
County of Salt Lake
I, the undersigned Recorder of Salt Lake
County, Utah do hereby certify that by law I have
the custody of a seal and all papers, documents,
records and other writings required or permitted
by law to be recorded and that the annexed and
foregoing is a true and full 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
Amanda Garry
Amanda Garry
Deputy Recorder

ⓧ Iowa Title & Escrow Services
603 Commercial St.
Waterloo IA 50701