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Book 2007 Page 268

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DEBORAH L. PEYTON, RECORDER/REGISTRA  
DELAWARE COUNTY IOWA

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**TITLE**

**POWER OF ATTORNEY**

**PLEASE RECORD FIRST**

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Delaware, IA

THIS INSTRUMENT PREPARED BY:  
Stephen R. Veth  
Senior Vice President, General Counsel  
EquiCredit Corporation of America  
f/k/a Old Stone Credit Corporation  
Post Office Box 53077  
Jacksonville, Florida 32201-3077

~~Clay, MD~~  
*Sibley, MD*

RECORD AND RETURN TO:  
Adrienne Clark - Mortgage Release  
EquiCredit Corporation  
10401 Deerwood Park Blvd.  
Jacksonville, FL 32256-0505

**LIMITED POWER OF ATTORNEY**

First Bank National Association ("First Bank" or "Appointer"), a national association organized and existing under the laws of the United States, as Trustee, Successor Trustee, or Co-Trustee (i) under any Pooling and Servicing Agreement dated on or after June 1, 1991, among any OSCC Home Equity Loan Trust or EQCC Home Equity Loan Trust, any trustee or successor trustee thereof, EquiCredit Corporation of America formerly Old Stone Credit Corporation ("ECA"), a Delaware corporation, any of ECA's subsidiaries, EQCC Receivables Corporation, and EQCC Asset Backed Corporation, and (ii) under any Indenture dated on or after June 1, 1991 between First Bank and any OSCC Home Equity Loan Trust or EQCC Home Equity Loan Trust and any trustee or successor trustee thereof, providing for the issuance of Home Equity Loan Asset Backed Notes and/or Certificates; First Bank, having an office for the conduct of business in Minneapolis, Minnesota and having full power to act and to make the appointment hereunder without the joinder of any beneficiary, constitutes and appoints ECA (the "Appointee"), its true and lawful Attorney, and in its name, place, and stead and for its use and benefit, to execute, endorse, and acknowledge all documents, and to take all actions reasonably necessary or appropriate for all or any of the following: (i) the appointment of a successor or substitute trustee under any deed of trust, for any reason in accordance with state law or the deed of trust; (ii) the modification, extension, subordination, partial release, liquidation, satisfaction, discharge, or full release of any mortgage, deed of trust, or deed to secure debt (hereinafter referred to as a "mortgage"), or the indebtedness secured thereby; (iii) the servicing of any loan secured by a mortgage; (iv) the taking of any action in any bankruptcy proceeding affecting any mortgage or the indebtedness secured thereby; (v) the foreclosure of any mortgage; (vi) the bid and purchase at any foreclosure sale (or the acquisition through a deed in lieu of foreclosure) of any property covered by any mortgage; (vii) execution and delivery of any note endorsement and assignment of any mortgage in favor of any trustee, successor trustee, co-trustee, successor co-trustee, and/or custodian or successor custodian appointed pursuant to applicable provisions of any such pooling and servicing agreement, such indenture, and/or custodial agreement attendant thereto, and any amendments to any of such agreements or indentures; and (viii) the sale and conveyance of any property acquired through any foreclosure sale or deed in lieu of foreclosure, including without limitation the execution of a trustee's special warranty deed or quit-claim deed and any other documents relating to any such sale or conveyance.

The Appointee shall have full power and authority to take all actions and to execute all documents relating to any of the foregoing matters as if the Appointer were personally present, hereby ratifying and confirming all that the Appointee has done or shall lawfully do or cause to be done by authority hereof.

Third parties shall be entitled to rely upon the power granted under this Limited Power of Attorney upon the exercise of such power by the Appointee (and to rely upon the fact that any condition precedent to the exercise of such power has been satisfied and that this Limited Power of Attorney has not been revoked) unless and until an instrument of revocation has been recorded in the Register's Office for the county in which this Limited Power of Attorney has been executed and delivered under authority granted by the Board of Directors of the Appointer.

IN WITNESS WHEREOF, the Appointer has caused these presents to be signed in its name by its undersigned officers this 8th day of February, 1996.

Signed in the presence of:

**FIRST BANK NATIONAL ASSOCIATION  
as Trustee, Successor Trustee,  
or Co-Trustee**

John Porter

By:

David S. Vick  
Vice President

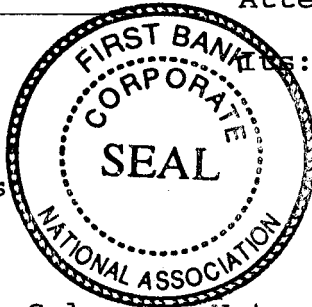
B. W. Lord

Attest:

Melissa A. Rosal  
Assistant Secretary

(affix corporate seal)

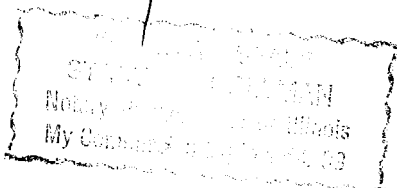
STATE OF Illinois  
COUNTY OF Cook



I, Stacy M. Coleman, Notary Public for said County and State, certify that David S. Vick personally came before me this day and acknowledged that he is a Vice President of First Bank National Association, a national association organized and existing under the laws of the United States, and that by authority duly given and as the act of said national association, the foregoing instrument was signed in its name by him as its Vice President, sealed with its corporate (national association) seal, and attested by Melissa A. Rosal as its Assistant Secretary.

WITNESS my hand and official seal, this 8 day of February, 1996.

(SEAL)



Stacy M. Coleman  
Notary Public