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RECORD AND RETURN TO:

TMS Mortgage Inc. d/b/a The Money Store
4111 South Darlington, Suite 360
Tulsa, OK 74135
Attention: Suzan Wright

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

FILED

99 OCT -7 AM 10:17 OCT 06 1999

MORRIS W. CARTER RECORDER
PETER BENJAMIN LAKE COUNTY AUDITOR

**POWER OF ATTORNEY
LIMITED**

"THIS POWER OF ATTORNEY AUTHORIZES THE PERSON NAMED BELOW AS MY ATTORNEY-IN-FACT TO DO ONE OR MORE OF THE FOLLOWING: TO SELL, LEASE, GRANT, ENCUMBER, RELEASE, OR OTHERWISE CONVEY ANY INTEREST IN MY REAL PROPERTY AND TO EXECUTE DEEDS AND ALL OTHER INSTRUMENTS ON MY BEHALF, UNLESS THIS POWER OF ATTORNEY IS OTHERWISE LIMITED HEREIN TO SPECIFIC REAL PROPERTY."

KNOW ALL PERSONS BY THESE PRESENTS: that the undersigned, being duly appointed Vice Presidents of The Bank of New York, being duly empowered and authorized to do so, do hereby make, constitute and appoint either of the following officers of TMS Mortgage Inc. TMS Mortgage Inc, d/b/a The Money Store

- Randall Brown Vice President
- or
- Stephen E. Schneider Vice President
- or
- Chad A. Neel Vice President
- or
- Richard G. Williams Vice President

As the true and lawful attorney-in-fact for The Bank of New York, as Trustee under the Pooling and Servicing Agreement dated as of May 31, 1997, Series 1997-B (the "Bank") in its name, place and stead, and for its use and benefit;

1. To sign on behalf of the Bank any and all documents, including a foreclosure deed, relating to matters involving the eviction of occupants, connection or disconnection of all utilities, the maintenance, marketing of or listing for sale of execution of any and all documents required to foreclose on, sell and convey the property located at 776 Carolina St., Gary, IN.
2. This power of attorney shall be limited to the above mentioned exercise of power.

HOLD FOR FIRST AMERICAN TITLE

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3. This instrument 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.

4. The rights, power and authority of said attorney herein granted shall commence and be in full force and effect on July 6, 1999 and such rights, powers and authority shall remain in full force and effect thereafter until the earlier of the date in which said property is sold and all matters relating to the sale have terminated or 180 days from the date of execution hereof.

IN WITNESS WHEREOF, I have here unto set my hand this 8th day of July, 1999

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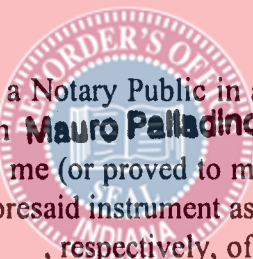
THE BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED MAY 31, 1997, SERIES 1997-B

By: Mauro Palladino
Vice President MAURO PALLADINO

By: Courtney A. Bartholomew
Vice President COURTNEY A. BARTHLOMEW ASSISTANT VICE PRESIDENT

STATE OF: NEW YORK
COUNTY OF: Kings

On July 08 1999, before me, a Notary Public in and for said County and State, personally appeared and being first duly sworn Mauro Palladino and COURTNEY A. BARTHLOMEW, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who signed the aforesaid instrument as the Assistant Vice President and Assistant Vice President, respectively, of The Bank of New York as Trustee under the Pooling and Servicing Agreement dated as of May 31, 1997, Series 1997-B, on behalf of said corporation.



Witness my hand and official seal the day and year first written above.

Luis A. Amador Jr.
Notary

LUIS A. AMADOR JR.
Notary Public, State of New York
No. 01AM6000603, Qual. in Kings Co.
Certificate Filed in Kings County
Commission Expires Dec. 22, 1999