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Please Record

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COPY OF THE ORIGINAL

97-3 (3)

FILED FOR RECORDING *to be returned*
LIMITED POWER OF ATTORNEY
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MORRIS W. CARTER
RECORDER

KNOW ALL MEN BY THESE PRESENTS, that The Chase Manhattan Bank, as Trustee (the "Trustee") pursuant to the terms of that certain Pooling and Servicing Agreement, dated as of June 1, 1997, related to IMC Home Equity Loan Trust 1997-3 and as amended from time to time (the "Agreement") does hereby make, constitute and appoint CitiFinancial Mortgage Company (as successor to IMC Mortgage Company and Industry Mortgage Company, L.P.), in its capacity as servicer under the Agreement, as its true and lawful Attorney-in-Fact for the Trustee (in such capacity, the "Attorney-in-Fact") and in its name, place and stead to do the following designated actions with respect to any of the Mortgages securing the Home Equity Loans and the related Notes for which the undersigned is acting as Trustee on behalf of the Owners of the Certificates under the Agreement:

1. To ask, demand, sue for, collect and receive all sums of money, debts or other obligations of any kind with respect to any Home Equity Loan which is now or shall after this date become due, owing or payable, or otherwise belongs 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 check payable to or to the order of the Trustee; in each case on behalf of the Trustee and pursuant to the terms of the Agreement.
2. To make demand(s) on behalf of the Trustee upon any or all parties liable on any Home Equity Loan; to give notices of intention to accelerate; to give notices of acceleration and any other notices as the Servicer deems appropriate; to post all notices as required by law and the documents securing any Home Equity Loan in order to foreclose on any such Home Equity 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 needed to effect such foreclosure sale; to file suit and prosecute legal actions against all parties liable for past due amounts under any Home Equity Loan, including but not limited to any deficiency amounts due following foreclosure; and/or to take such other actions and exercise such rights which may be taken by the Trustee under the terms of any Home Equity Loan including foreclosure, sale, taking possession of, realization upon or any other disposition of all or any part of any Home Equity Loan or any collateral therefor or guaranty thereof; in each case on behalf of the Trustee and pursuant to the terms of the Agreement.

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PETER BENJAMIN
LAKE COUNTY AUDITOR

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3. To execute and deliver any and all instruments of satisfaction, cancellation, full or partial release or discharge, and all other comparable instruments with respect to any Home Equity Loan and/or the related Property; in each case on behalf of the Trustee and pursuant to the terms of the Agreement.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted 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 Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

This appointment shall apply only to transactions which the Trustee is authorized to enter into under the Agreement, but in no event shall apply to any transactions other than the above enumerated transactions.

Capitalized terms used herein that are not otherwise defined shall have the meanings ascribed thereto in the Agreement.

The rights, powers and authority of CitiFinancial Mortgage Company as Attorney-in-Fact of the Trustee under this Limited Power of Attorney shall commence on the date of execution hereof and will remain in full force and effect for a period of 180 days unless an instrument of revocation has been made in writing by the undersigned.

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 2 day of November, 1999.

The Chase Manhattan Bank, as Trustee for:
IMC Home Equity Loan Trust 1997-3

By: [Signature]
Title: Kevin Cromble
Trust Officer

By: [Signature]
Title: Jessamine N. [Signature]
Trust Officer

State of New York)

County of New York)

On 11/2/99, before me, Kristen Driscoll,
personally appeared Kevin Crombie and Jeannie Chin
personally known to me (or proved to me on the basis of satisfactory evidence) to be duly
authorized officers of The Chase Manhattan Bank that executed the within instrument and
acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and
that by their signatures on the instrument The Chase Manhattan Bank executed the within
instrument.

WITNESS my hand and official seal.
This Document is the property of
the Lake County Recorder!

Kristen W. Driscoll

Notary Public

KRISTEN W. DRISCOLL
Notary Public, State of New York
No. 01DR6033688
Qualified in New York County
Commission Expires March 5, 2000



(Seal)