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97 FEB -6 P2:55

WHEN RECORDED, RETURN TO:
THE MONEY STORE
3464 EL CAMINO AVENUE
SUITE 110
SACRAMENTO, CA 95821

SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY

LOAN # 0072449424

POWER OF ATTORNEY
LIMITED

KNOWN ALL PERSONS BY THESE PRESENTS; that I, S. Christopherson, being the duly elected Assistant Vice President of First Bank (N.A.), being duly empowered and authorized to do so, do hereby make, constitute and appoint the following officers of The Money Store:

John Ulferts

Vice President

As the true and lawful Attorney in Fact for First Bank (N.A.) as Trustee under the Pooling and Servicing Agreement dated as of February 29, 1996, Series 1996-A (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 relating to matters involving a subordination of Deed of Trust by The Money Store/Inc. in the amount of \$5,408.00 to a Deed of Trust held by Source One Mtg. Serv. Corp. in the amount of \$45,920.00 for property located at: 4040 Summers Lane Klamath Falls, OR 97603

2. This Power of Attorney shall be limited to the above mentioned exercise of power.

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 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 , and such rights, powers and authority shall remain in full force and effect thereafter until the said Subordination has been filed of record with the appropriate county.

IN WITNESS WHEREOF, I have hereunto set my hand this 22nd day of November, 19 96.

FIRST BANK (N.A.)

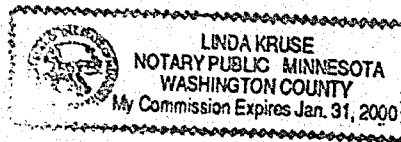
BY: S. Christopherson
S. Christopherson, Assistant Vice President

State of Minnesota
County of Ramsey

Before me, a notary public, in and for said county, personally appeared S. Christopherson, Assistant Vice President, who acknowledged that she did sign the foregoing instrument and that the same is her free act and deed and the free act and deed of First Bank (N.A.).

IN TESTIMONY WHEREOF, I have hereunto set my hand this 22nd day of November, 1996.

Linda Kruse
Notary Public



STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title the 6th day of February A.D., 19 97 at 2:55 o'clock P. M., and duly recorded in Vol. M97 of Power of Attorney on Page 3711.

FEE \$5.00

Bernetha G. Letsch, County Clerk
by Kathleen Rose