

RECORD AND RETURN TO:

TMS Mortgage Inc. dba The Money Store
4111 South Darlington, Suite 300
Tulsa, Oklahoma 74135
Attention: Suzan Wright

ATC # 01046837

POWER OF ATTORNEY
LIMITED

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. successor by merger to The Money Store/Oregon Inc.

or	Stephen E. Schneider	Vice President
or	Chad A. Neel	Vice President
or	Richard G. Williams	Vice President
or	Thomas F. DiMercurio	Sr. 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 August 31, 1995, Series 1995-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 234 N. Main, Merrill, Oregon.

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 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 October 20, 1997 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 hereunto set my hand this 22nd day of October, 1997.

THE BANK OF NEW YORK, AS
TRUSTEE UNDER THE POOLING AND
SERVICING AGREEMENT DATED AS
OF AUGUST 31, 1995, SERIES 1995-B

By: [Signature] **W. T. CUNNINGHAM**
Vice President

By: [Signature]
Asst Vice President **Leslie A. Gaskill**

STATE OF **New York**

COUNTY OF **New York**

On October 22, 1997, before me, a Notary Public in and for said county, personally appeared **W. T. CUNNINGHAM** and **Leslie A. Gaskill**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who(se) names(s) is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity(ies), and that by his/her signature(s) on the instrument the person(s) acted, executed the instrument. Witness my hand and official seal.

[Signature]
Notary

MARILYN O. AUSTIN
Notary Public, State of New York
No. 01AUS022741
Qualified in Queens County
Commission Expires Jan. 18, 1998

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 28th day
of October A.D., 19 97 at 10:54 o'clock A.M., and duly recorded in Vol. 897
of Deeds on Page 35468.

FEE \$15.00

By [Signature] Bernetha G. Letsch, County Clerk