

RECORD AND RETURN TO:

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TMS Mortgage Inc. dba The Money Store
4111 South Darlington, Suite 800
Tulsa, OK 74135
Attention: Dorothy Winskie

1999 DEC 20 AM 11: 47

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MTC 49992

**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.

or	Randall Brown	Vice President
	Stephen E. Schneider	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, 1996, Series 1996-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 549 Torrey St., Klamath, OR.

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.

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4. The rights, power and authority of said attorney herein granted shall commence and be in full force and effect on December 7, 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.

THE BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND
SERVICING AGREEMENT DATED MAY 31, 1996, SERIES 1996-B

COURTNEY A. BARTHOLOMEW
ASSISTANT VICE PRESIDENT

JOHN POLITO
VICE PRESIDENT

STATE OF: NEW YORK
COUNTY OF: Kings

On DEC 07 1999, before me, a Notary Public in and for said County and State, personally appeared and being first duly sworn COURTNEY A. BARTHOLOMEW and JOHN POLITO, 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 VICE PRESIDENT, respectively, of The Bank of New York as Trustee under the Pooling and Servicing Agreement dated as of May 31, 1996, Series 1996-B, on behalf of said corporation.

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

Notary

DANIEL B. SKELTON
NOTARY PUBLIC STATE OF NEW YORK
NO:01SK6029144
QUALIFIED IN KINGS COUNTY
COMMISSION EXPIRES 08/09/2001

State of Oregon, County of Klamath
Recorded 12/20/99, at 11:47 a.m.
In Vol. M99 Page 49786
Linda Smith,
County Clerk Fee\$ 10⁰⁰