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**RECORD AND RETURN TO:**

2000 MAY -3 PM 3: 22

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

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K54990

**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		
	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 November 30, 1997, Series 1997-D (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 5444 Sherwood Drive, Klamath Falls, OR.

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

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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 March 10, 2000 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 15<sup>th</sup> day of March, 2000.

THE BANK OF NEW YORK, AS  
TRUSTEE UNDER THE POOLING  
AND SERVICING AGREEMENT DATED  
NOVEMBER 30, 1997, SERIES 1997-D

By: Courtney A. Bartholomew  
Vice President

COURTNEY A. BARTHOLOMEW  
ASSISTANT VICE PRESIDENT

By: Anna H. Felt  
Vice President

ANNA H. FELT  
Assistant Vice President

STATE OF: NEW YORK  
COUNTY OF: Kings

On MAR 15 2000, before me, a Notary Public in and for said County and State, personally appeared ANNA H. FELT and COURTNEY A. BARTHOLOMEW, 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 November 30, 1997, Series 1997-D, on behalf of said corporation.

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

[Signature]  
Notary

DANIEL B. SKALTON  
NOTARY PUBLIC STATE OF NEW YORK  
NO. 0156028144  
QUALIFIED IN KINGS COUNTY  
COMMISSION EXPIRES 08/09/2001



State of Oregon, County of Klamath  
Recorded 05/03/00, at 3:22 p m.  
In Vol. M00 Page 15973  
Linda Smith,  
County Clerk Fee \$ 26<sup>00</sup>