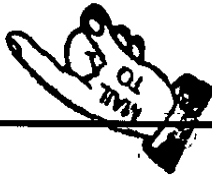




RECORD AND RETURN TO:

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



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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

- or Randall Brown Vice President
- or Stephen E. Schneider Vice President
- or Chad A. Neel Vice President
- or Richard G. Williams Vice President

Stewart Title 82612

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, 1997, Series 1997-C (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 429 S 19th Ave, Maywood, IL.
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 July 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.

IN WITNESS WHEREOF, I have here unto set my hand this 9th day of July, 1999

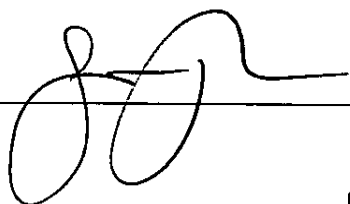
THE BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AUGUST 31, 1997, SERIES 1997-C

By: Courtney Bartholomew Vice President COURTNEY A. BARTHOLOMEW ASSISTANT VICE PRESIDENT
By: Robert P. Muller Vice President ROBERT P. MULLER Assistant Vice President

STATE OF: NEW YORK
COUNTY OF: New York

On July 9, 1999, before me, a Notary Public in and for said County and State, personally appeared and being first duly sworn Courtney Bartholomew and Rob Muller, 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 August 31, 1997, Series 1997-C, or behalf of said corporation.

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

Notary 

SCOTT PERRUCCI
Notary Public, State of New York
No. 01PE6018520
Qualified in New York County
Commission Expires Jan. 11, 2001

EXHIBIT "A"

File No.: 82612

Lot 14 (except the South 43 feet thereof) and the South half of Lot 15 in Block 19 in the subdivision of Blocks 19 and 20 in Proviso Land Association Addition to Maywood, in Section 10, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Pin # 15-10-314-027

Property of Cook County Clerk's Office