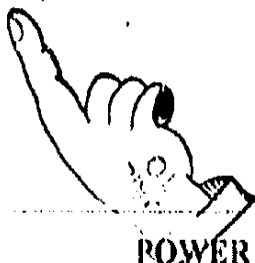


RECORD AND RETURN TO:

The Money Store
P.O. Box 15497
Sacramento, CA 95851-0497
ATTN: FHA TITLE I DEPT.

LOAN # 73223117



Sandra Austin
P.O. Box 15497
Sacramento, CA 95851-0497

**POWER OF ATTORNEY
LIMITED**

J. T. Kaufman
180 East Fifth Street, 2nd Floor
Saint Paul, MN 55101

KNOWN ALL PERSONS BY THESE PRESENTS; that J. T. Kaufman 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:

Sandra Austin

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 September 1, 1996 Series 1996C3 (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 of a claim of Insurance being filed with the U.S. Department of Housing and Urban Development against the Mortgagee(s)

Ezequiel Gutierrez
Aracely Gutierrez

on a property located at 6037 S Mevicker Ave
Chicago, IL 60638

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 June 19, 1997 and such rights, powers and authority shall remain in full force and effect thereafter until the said Claim of Insurance has been finalized of record with the U.S. Department of Housing and Urban Development.

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IN WITNESS WHEREOF, I have hereunto set my hand this 19 day of June 1997.

FIRST BANK (N.A)



By: J. T. Kaufman

J. T. Kaufman
Assistant Vice President
First Bank (NA)
180 East Fifth Street, 2nd Floor
St. Paul, Minnesota 55101

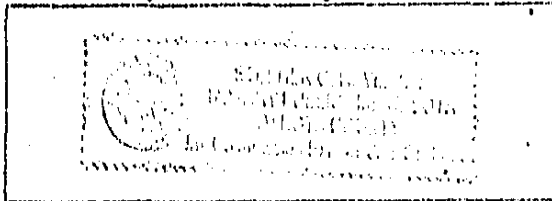
STATE OF MINNESOTA

COUNTY OF WASHINGTON

Before me, a notary public, in and for said county, personally appeared J. T. Kaufman, Assistant Vice President, who resides at 180 East Fifth Street, 2nd Floor, St. Paul, Minnesota 55101 and 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 19 day of June 1997.

For Notary Seal or Stamp



Stephen C. Berg
Notary Public

This Instrument was prepared by The Money Store, 3464 El Camino Avenue, Suite 200, Sacramento, CA 95821.