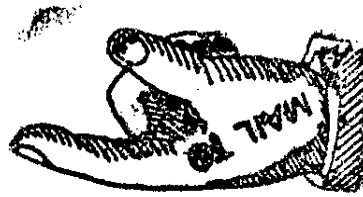


RECORD AND RETURN TO:



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



SAS-A DIVISION OF INTERCOUNTY 6/15/99 7218S

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 HERETO TO SPECIFIC REAL PROPERTY."

3

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.

- Stephen E. Schneider Vice President
- or
- Chad A. Neel Vice President
- or
- Richard G. Williams Vice President
- or
- Randall Brown 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, 1996, Series 1996-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 16311 Byron, Orland Park, IL.

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