KNOW ALL MEN BY THESE PRESENTS,

AVCO FINANCIAL SERVICES OF ALABAMA, INC. and AVCO FINANCIAL SERVICES (ONE), INC., each does ly these presents make, constitute and appoint GARY S. VANDEGRIFT its true and lawful attorney for it and in its name, place and stead, to do the following:

Providing the amount does not exceed TWENTY-FIVE THOUSAND (\$25,000,00) DOLLARS, to receive and receipt for any and all moneys now or hereafter due to it; to acknowledge payment in part or to enter satisfaction in full for the debt and interest on any judgments and to postpone the lian thereof or extend the time of payment thereof or to fully and sufficiently release, reconvey or assign any property whatsoever, including notes and deeds of trust, whether personal, real, or mixed, subject to the lien thereof; to satisfy, release and cancel any and all mortgages, deeds of trust, chattel mortgages, or other lien instruments on its behalf; to execute on its behalf Grant Deeds, Warranty Deeds, Quitclaim Deeds, Requests for Reconveyances, Reconveyances, Releases, Discharges and · Satisfactions with respect to any real or personal property; to substitute Trustees in Deeds of Trust owned or held by it; and to appoint Judges of Probate of Counties in Alabama, as attorneys-in-fact for us and in our name to show upon the record satisfaction of mortgages on record in said Counties.

The above authority may be exercised by the said Attorney-in-Fact in person or by the execution by him of such writing as may be required to execute the same without his presence.

IN WITNESS WHEREOF, each of the said Corporations has caused this Power of Attorney to be executed this 5th day of January, 1981.

AVCO FINANCIAL SERVICES OF ALABAMA, INC.

By Herbert F. Smith, Vice Pres.

By Laila B. Soares, Asst. Secy.

STATE OF CALIFORNIA

COUNTY OF ORANGE

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SS:

AVCO FINANCIAL SERVICES (ONE) INC.

By Alexander F. Smith, Vice Pres.

By Laila B. Soares, Asst. Secy.

19810130000010510 1/1 \$.00 Shelby Coty Judge of Probate. 9

Shelby Cnty Judge of Probate, AL 01/30/1981 12:00:00 AM FILED/CERT

On January 5, 1981, before me, the undersigned, a Notary Public in and for the said State, personally appeared HERBERT F. SMITH, known to me to be the Vice President and IAILA B. SOARES, known to me to be the Assistant Secretary of

AVCO FINANCIAL SERVICES OF ALABAMA, INC. and AVCO FINANCIAL SERVICES (ONE), INC.,

each being the Corporation which executed the within instrument and known to me to be the persons who executed the within instrument on behulf of the Corporation herein named, and they acknowledged to me that such Corporation executed the within instrument pursuant to its bylaws or a Resolution of its Board of Directors.

WITNESS my hand and official seal.

