

TO WHOM IT MAY CONCERN:

REAL

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2.50

KNOW ALL MEN BY THESE PRESENTS,

that AVCO FINANCIAL SERVICES OF ALABAMA, INC. and
AVCO FINANCIAL SERVICES (ONE), INC., each does by 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 lien
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, Re-
quests for Reconveyances, Reconveyances, Releases, Discharges and
Satisfactions with respect to any real or personal property; to substi-
tute 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
Herbert F. Smith, Vice Pres.

By Laila B. Soares
Laila B. Soares, Asst. Secy.

AVCO FINANCIAL SERVICES (ONE), INC.

By Herbert F. Smith
Herbert F. Smith, Vice Pres.

By Laila B. Soares
Laila B. Soares, Asst. Secy.

STATE OF CALIFORNIA)
COUNTY OF ORANGE) ss:

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 LAILA B. SOARES, known to me to be the
Assistant Secretary of

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

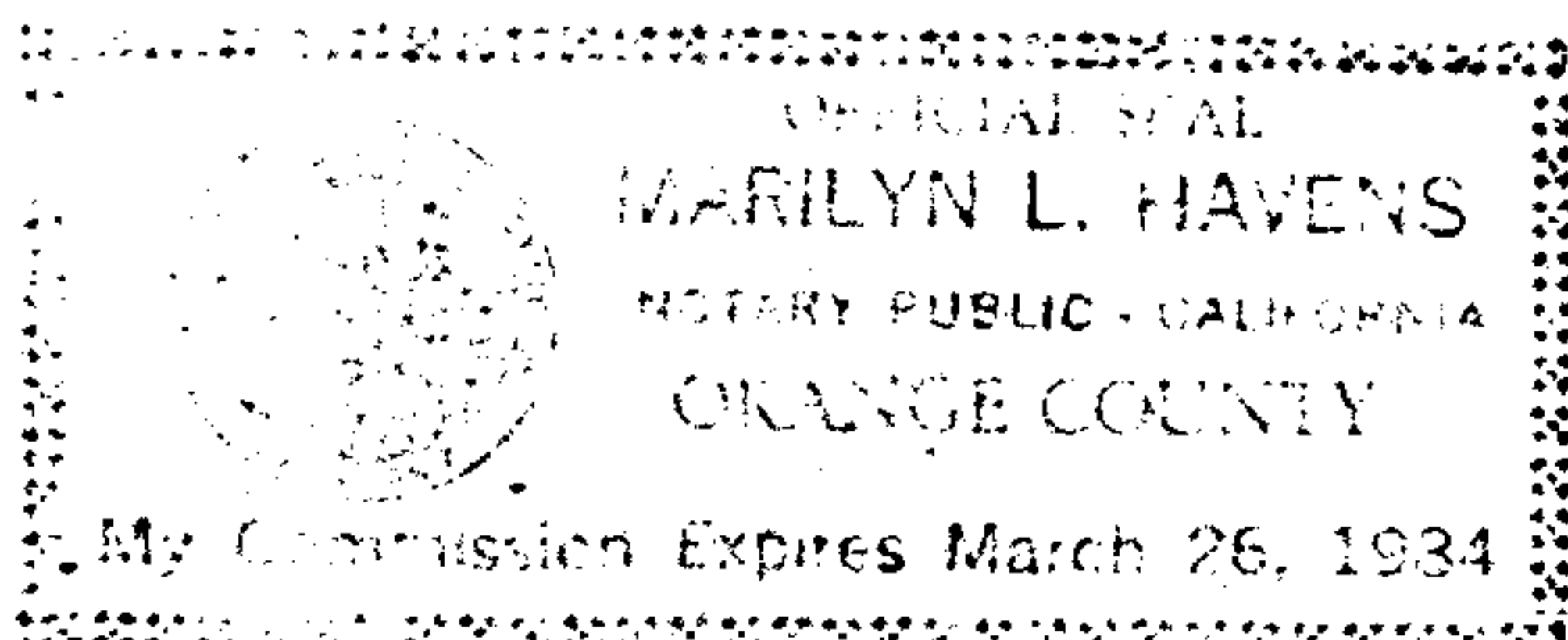
each being the Corporation which executed the within instrument and known
to me to be the persons who executed the within instrument on behalf of
the Corporation herein named, and they acknowledged to me that such
Corporation executed the within instrument pursuant to its bylaws or
a Resolution of its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

WITNESS my hand and official seal.



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Shelby Cnty Judge of Probate, AL
02/16/1981 12:00:00 AM FILED/CERT

Notary Public



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JUDGE OF PROBATE

A. J. C. - F. J. J. J. J.

BEFORE ME, J. J. J. J. J.