B00K

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That Citicorp Person-to-Person Pinancial Center Inc., a corporation duly organized and existing under the laws of the state of Alabama does hereby make, constitute, and appoint Fred Kjar its true and lawful agent and attorney-in-fact, with full and complete power to execute and deliver a certificate of satisfaction or a satisfaction piece, as the case may be, and to mark any Deed of Trust, Chattel Mortgage, or other security instrument affecting real or personal property, or any note evidencing indebtedness thereby secured, of which Corporation is the owner or holder, paid in full, and, by appropriate act, to satisfy, release, cancel, reconvey and discharge any such mortgage or other security instrument on the records in any county and wherever else it may appear on record, giving and granting unto its said agent and attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite necessary or proper to be done in the premises, as fully, to all intents and purposes, as it might or could do, with full power of substitution and revocation, hereby ratifying and confirming all that its said attorney or his substitute, shall lawfully do, or cause to be done, by virtue hereof.

This Special Power of Attorney shall be in force and effect for a period of two (2) years from date of execution appearing below.

IN WITNESS WHEREOF, the Corporation has caused this instrument to be executed by its Vice President and its corporate seal to be hereunto affixed and attested by its Assistant Secretary this 3rd day of June 1982.

> CITICORP PERSON-TO-PERSON FINANCIAL CENTER, INC.

(SFAL)

BY:

George Foland, Vice President

ATTEST:

BY: Mary D.O'Neil, Assistant Secretary

STATE OF ALA. SHELDY CO.

I CERTIFY THIS

MOTHER FRANT WAS FILED - Rec. 1.50

STATE OF MISSOURI

COUNTY OF ST. LOUIS

1982 JUN 16 AM 9: 12 Acd. 1.00

JUDGE OF PROBATE

Myrya Say Notary Public

On this 3rd day of June 1982, before me appeared George Poland, who is to me personally known and who being duly sworn by me did say that he is the Vice President of Citicorp Person-to-Person Financial Center Inc., and that the scal affixed to the foregoing instrument was signed and sealed on behalf of such corporation by authority of its Board of Directors, and said George Poland acknowledges said instrument to be the free act and deed of each such corporation, and that the statements herein contained are true.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in said county and state the day and year last above written.

ST. LOUIS COUNTY MY COMMISSION EXPIRES ARR. 23, 1983

Jofferson Land Title Services Co., Inc. P. O. BOX 10481

BIRMINGHAM, ALABAMA 35201