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LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT Charter National Life Insurance Company ("Charter"), 8301 Maryland Avenue, Clayton, Missouri, does hereby make, constitute and appoint Charles W. Rutledge, Vice-President and General Counsel of City Finance Company of Alabama, Inc., 5685 Quince Road, Memphis, Zeddie Andrews, Vice-President of City Finance Company of Tennessee, and Alabama, Inc., and any Vice-President of City Finance Company of Alabama, Inc. to act singly or jointly as its true and lawful attorneys-in-fact and in Charter's name, place and stead on its behalf and for its use and benefit, authorize them:

- BOOK 014 PAGE 798
1. To direct the recordation of assignments of deeds of trust /mortgages that have been conveyed by City Finance Company of Alabama, Inc. to Charter pursuant to a Second Mortgage and Deed of Trust Assignment and Servicing Agreement by and between the parties, dated August 28th, 1984.
 2. To demand, collect and receive all debts secured by said deeds of trust ("such debts") to settle and compromise any such debts that may be due Charter and to endorse in Charter's name any checks or notes payable given in payment of any such debts; and
 3. To take such other actions in connection with any such debts that they may deem necessary and proper and in Charter's name make and deliver all necessary receipts, releases, and discharges of any such debts under the attendant deeds of trust with the same effect as if such receipts, releases, or discharges were executed by Charter.

IN TESTIMONY WHEREOF, I have hereunto set my hand this 5th day of September, 1984.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
1985 JAN 14 AM 11:31
Rec. 250
Ind. 100
350

CHARTER NATIONAL LIFE INSURANCE
COMPANY

By: W. Joseph Boedges
Title: Vice President-Operations

STATE OF MISSOURI
COUNTY OF ST. LOUIS

Patricia M. Frank
JUDGE OF PROBATE
} SS

On this 5th day of September, 1984, before me appeared W. Joseph Boedges, to me personally known and by me duly sworn, who did say that he is the Vice President of Charter National Life Insurance Company, a corporation of the State of Missouri, and that the above instrument was signed in behalf of said corporation by authority of its Board of Directors, and acknowledged that said instrument was the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at my office in the County of St. Louis the day and year first above written.

Patricia M. Frank
Notary Public

PATRICIA M. FRANK
NOTARY PUBLIC - STATE OF MISSOURI
ST. LOUIS COUNTY
MY COMMISSION EXPIRES OCT. 20, 1984

My commission expires: October 20, 1984.



City Finance Co.
P.O. Box 1400
Clanton, AL 35045