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LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that the undersigned, Charter National Life Insurance Company ("Charter"), 8301 Maryland Avenue, Clayton, Missouri, does hereby make, constitute and appoint Zeddie Andrews, Vice-President or any Vice-President of City Finance Company of Alabama, Inc.

to act singly or jointly as its true and lawful attorneys-in-fact for it and in its name, place and stead on its behalf and for its use and benefit, authorize them:

1. To direct the recordation of assignments of deeds of trust 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 28, 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 19th day of March, 1986.

BOOK 067 PAGE 775
Attest: Dorothy King
Dorothy King, Assistant Secretary
STATE OF TENNESSEE }
COUNTY OF SHELBY } SS

CHARTER NATIONAL LIFE INSURANCE
COMPANY

By: Charles W. Rutledge
Charles W. Rutledge
Title: Vice-President

On this 19th day of March, 1986, before me appeared Charles W. Rutledge, 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 Shelby the day and year first above written.

Mary V. Pitts
Notary Public

My commission expires: September 28, 1986

1986 APR 14 AM 9:52

1. Deed Tax \$ _____
2. Mtg. Tax _____
3. Recording Fee 2.50
4. Indexing Fee 1.00
TOTAL 3.50

CITY FINANCE COMPANY
CHILTON MART SHOPPING CENTER
1808 SEVENTH STREET NO.
CLANTON, ALABAMA 35045