

2912

LIMITED POWER OF ATTORNEY

STATE OF ALABAMA

COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS, that, TRANSAMERICA FINANCIAL SERVICES, INC. hereby nominates, constitutes and appoints DEBBIE HANDY as its attorney-in-fact, for and in its name and stead to execute all releases of all mortgages to TRANSAMERICA FINANCIAL SERVICES, INC., or its predecessor, PACIFIC FINANCE LOANS OF ALABAMA, INC., which mortgages have, in fact, been paid.

This power of attorney shall remain effective until written revocation thereof is communicated to the said DEBBIE HANDY and shall be received by him from the said Transamerica Financial Services, Inc.

The said Transamerica Financial Services, Inc. hereby ratifies and confirms all that its said attorney-in-fact shall lawfully do or cause to be done, by virtue hereof, and grants its said attorney-in-fact power to do any and all acts specified herein on its behalf with the same validity as it might or could do if present.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 1st. day of August, 1991.

TRANSAMERICA FINANCIAL SERVICES, INC.

BY: James J. Murphy

As Its Vice President

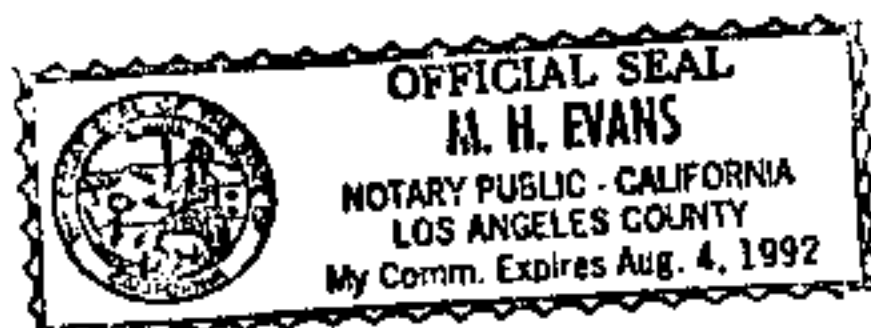
STATE OF CALIFORNIA)
COUNTY OF LOS ANGELES)

Before me, the undersigned, a Notary Public in and for said County, in said State, personally appeared James J. Murphy, as Vice President of TRANSAMERICA FINANCIAL SERVICES, INC., formerly known as PACIFIC FINANCE LOANS OF ALABAMA, INC., and who signed the foregoing Limited Power of Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of said Limited Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1st. day of August, 1991.

M. H. Evans
NOTARY PUBLIC

My Commission Expires: August 4, 1992



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