

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that NationsCredit Financial Services Corporation of Alabama, a corporation organized and existing under the laws of the State of Alabama with its principal place of business at 244 W. Valley Avenue, Suite 244-D, Birmingham, Alabama 35209-3625 does hereby make, constitute and appoint Wynell W. Howard of Birmingham, Alabama its true and lawful attorney for it and in its name to do any and all of the following acts for it within the County of Shelby, State of Alabama.

(1) To commence and prosecute such appropriate suits or actions or other legal proceedings for the recovery of any goods or chattels to the possession of which it is entitled and to prosecute and follow and discontinue the same, if he shall deem it proper, and to do all other necessary things for it and in connection therewith, including but not limited to taking recognizances and making and filing affidavits in its name.

(2) To release, satisfy or discharge all security instruments including without limitation, Chattel Mortgages, First and Second Mortgages, Deeds to Secure Debt, Conditional Sales Contracts, UCC Financing and Continuation Statements, Deeds of Trust or other similar instruments and Judgments, the principal amount of which is not in excess of Seventy-Five Thousand (\$75,000) Dollars, for it by signing an order in its name or by any other means, and to appear at such county or state filing or recording office as may be necessary, to acknowledge and file any such release, satisfaction or discharge.

(3) By foreclosure, repossession or other appropriate legal action to enforce any security instrument including, without limitation, any Chattel Mortgages, First and Second Mortgages, Deeds to Secure Debt, Conditional Sales Contracts, UCC Financing and Continuation Statements, Deeds of Trust or other similar instruments and to do all necessary things for it and in connection therewith but not limited to making and filing affidavits in its name and entering into bonds and to engage an attorney-at-law to represent it in such matters.

(4) To obtain license tags, certificates of title and registration of motor vehicles from the proper authority of the state for it and to do all other things necessary in connection therewith, including but not limited to signing its name and making affidavits for it.


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The said corporation does hereby ratify and confirm all that its said attorney shall lawfully do by virtue hereof.

IN WITNESS WHEREOF, the said corporation has caused its corporate name to be subscribed hereto by its Vice President and its corporate seal to be affixed by its Secretary or Assistant Secretary this 16th day of February, 1993.

NationsCredit Financial Services
Corporation of Alabama
(an Alabama corporation)

By 
S. A. Kennedy, Vice President

Attest:


S. J. Mellott, Assistant Secretary

(Corporate Seal)

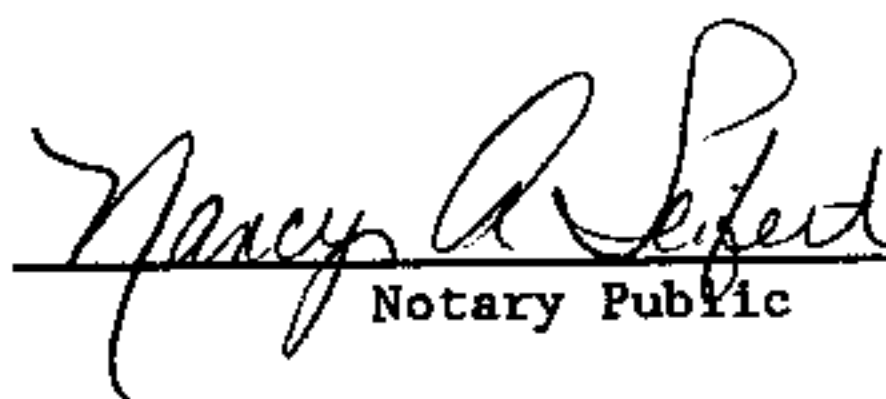
COMMONWEALTH OF PENNSYLVANIA)

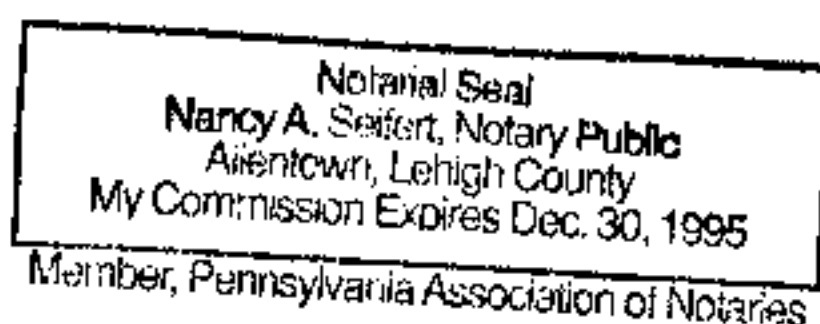
)SS.

COUNTY OF LEHIGH

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On this 16th day of February, 1993 before me, a Notary Public in and for said county, personally appeared S. A. Kennedy to me personally known, who being by me duly sworn did say that he/she is the Vice President of NationsCredit Financial Services Corporation of Alabama that the seal affixed to said instrument is the seal of said corporation, and that the said instrument was signed and sealed on behalf of the said corporation by authority of its Board of Directors and the said S. A. Kennedy acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.


Notary Public



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