

When recorded mail to:

SECURITY PACIFIC FINANCIAL SERVICES, INC.
Gregory L. Wadsworth
116 Market Center Dr.
Alabaster, AL 35007

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that SECURITY PACIFIC FINANCIAL SERVICES, INC., a corporation duly organized under the laws of the State of DELAWARE, (the "Corporation") and having a place of business at 116 Market Center Dr., AL, 35007, does hereby make, constitute and appoint Gregory L. Wadsworth, (whose specimen signature appears below) its true and lawful Attorney-in-Fact, and in its name, place and stead, to act and sign for and on behalf of the Corporation in all matters pertaining to or affecting the full or partial release of liens, waivers of priority, satisfactions of mortgages, reconveyances of deeds of trust, satisfactions of judgment, subordination agreements, and terminations of security interests on real property, giving and granting unto its said Attorney full power and authority to do and perform every act necessary to release, reconvey, waive, satisfy, subordinate or terminate, as fully as it might or could to itself, hereby revoking all former powers of attorney or authorizations whatever in the premises.

Attorney-in-fact will sign
Gregory L. Wadsworth



IN WITNESS WHEREOF, the said Corporation has caused this Power of Attorney to be signed by its proper officer and its corporate seal affixed on this 11th day of June, 1997.

ATTEST SECURITY PACIFIC FINANCIAL SERVICES, INC.

 Nicki Nicomus

 Erica C. Marshall

BY: _____
 MICHAEL F. HOLLAND
 ASSISTANT VICE PRESIDENT

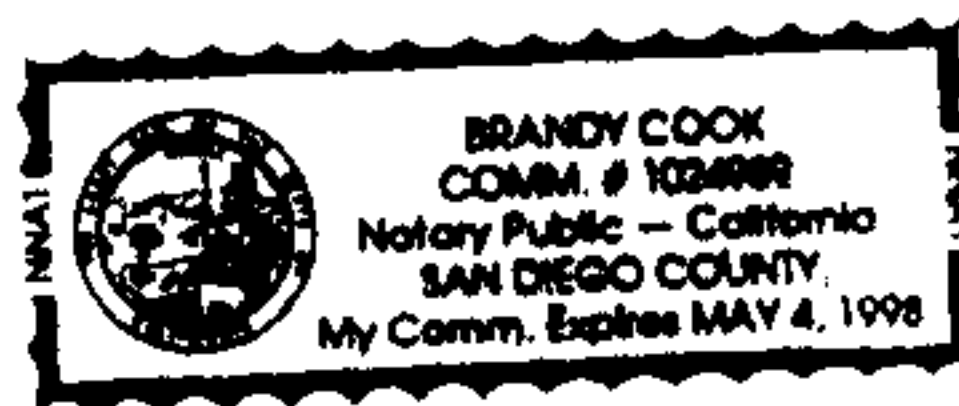
State of California
County of San Diego

07/10/1997-21572
08:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOUGLAS R. HEDGECOCK

On 06/11/97 before me, BRANDY COOK, personally appeared MICHAEL F. HOLLAND, ASSISTANT VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me all that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

BRANDY COOK



Inst # 1997-21572