

POWER OF ATTORNEY

DATE: 9-15-04

I hereby appoint Ron Chatham an employee of Landmark Credit Union
at Landmark Credit Union as my attorney in fact to apply for certificate
or duplicate certificate of title to (and/or) to transfer title to:

James L. & Lisa K. Patterson

Motor Vehicle described as : Make Cavalier Year 1993

Model Cavalier Body HT Serial Number ALCA0193680S16030

and for said purpose(s) to sign my name and do all things necessary to this
appointment.

Paul Bradford Brown
Signature of Owner Paul Bradford Brown

75 Robinwood dr Sterrett AL351
Mailing Address

Flora Ruth Brown
Signature of Owner Flora Ruth Brown

75 Robinwood Dr Sterrett AL
Mailing Address
357477

Sworn to and subscribed before me
this 21st day of September, 2004.

[Signature]
Notary Public

My commission expires

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: 7/14/08
BONDED THRU NOTARY PUBLIC UNDERWRITERS

