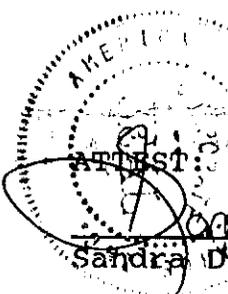


POWER OF ATTORNEY

The undersigned American General Finance, Inc., a(n) Mississippi corporation, hereby appoints Derrick D. Joyce -Fact with authority to release and discharge mortgages, judgments, and other record liens by a written instrument signed by this corporation's name by Derrick D. Joyce, s Attorney-in-Fact for this corporation, and such release, when recorded as required by law, shall operate as a full discharge and satisfaction of said lien.

Dated this 4nd day of September, 1997.

By: [Signature]
Brad Borchers, Vice President



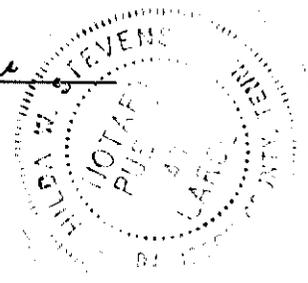
[Signature]
Sandra D. Reagan, Assistant Secretary

STATE OF Tennessee }
COUNTY OF Davidson }

Before me, the undersigned, a Notary Public within and for said county and state, came Brad Borchers and Sandra D. Reagan, personally known to me and being thereunto duly authorized, whose names as Vice President and Assistant Secretary, respectively of American General Finance, Inc., a(n) Mississippi corporation, are signed to the foregoing writing, and acknowledged the execution of the foregoing instrument and the affixing thereto of the corporate seal of said corporation in my county aforesaid, to be the free, voluntary act and deed of said corporation for the used and purposes therein set forth.

WITNESS my hand and official seal this 4nd day September, 1997.

[Signature]
Hilda W. Stevens



My Commission Expires: 07-22-2000
Resident of Davidson County, Tennessee

Prepared by: [Signature]
Hilda W. Stevens
American General Finance, Inc.
402 BNA Drive Suite 200
Nashville, TN 37217

STATE MS.-DE SOTO CO.
FILED
SEP 26 2 09 PM '97

Return: AMERICAN GENERAL FINANCE, INC.
8863 GOODMAN RD.
OLIVE BRANCH, MS 38654-2203

BK 75 PG 428
W.E. DAVIS CH. CLK.

ASSISTANT SECRETARY'S CERTIFICATE

I, Jeffrey L. Ledbetter, Assistant Secretary of American General Finance, Inc., a Mississippi corporation, hereby certify that the following is a true and complete copy of the resolution duly adopted by the Board of Directors at the annual meeting of said Board held April 21, 1981, and as of the date hereof such resolutions have not been amended, modified or rescinded and remain in full force and effect:

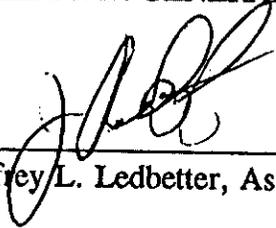
"RESOLVED, that the President or any Vice President and the Secretary of any Assistant Secretary shall be, and they are hereby authorized and empowered to do all things necessary and proper to effect the transfer of title to real estate of the corporation by sale or otherwise and/or to grant such power to attorneys-in-fact of the corporation."

I further certify that Brad Borchers was elected to the office of Vice President and Assistant Secretary at the annual meeting of the Board of Directors held on April 10, 1997, effective March 18, 1996, and as of the date hereof, he continues to serve in such capacity.

Dated this 23rd day of July, 1997.

AMERICAN GENERAL FINANCE, INC.

(SEAL)



Jeffrey L. Ledbetter, Assistant Secretary