

POWER OF ATTORNEY

STATE OF CALIFORNIA )  
 )ss.  
COUNTY OF LOS ANGELES )

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, PACIFIC FINANCE LOANS, a California corporation, hereinafter called PRINCIPAL, does hereby constitute and appoint individuals hereinafter termed ATTORNEYS-IN-FACT, nominated by CHEMICAL BANK, hereinafter termed BUYER, and each of them a true and lawful Attorney-in-Fact for the Principal, each with full power by an instrument in writing to appoint a substitute or substitutes, and hereby authorizes and empowers each Attorney-in-Fact, for and in the name and stead of the Principal, but for the benefit of Buyer, to demand, reduce to possession, collect, sue for both in and out of court, receive, receipt for, endorse or assign, without recourse, any and all loan and sales finance receivable accounts, indebtedness of borrowers, notes, promises to pay and other obligations, secured and unsecured, including all claims, choses in action, bills of sale, judgments, chattel mortgages, real estate mortgages, liens, pledges and other instruments and security of every kind and nature in any way pledged, assigned, mortgaged or hypothecated to the Principal as security for or in any manner securing or collateral to the said receivables, and all other property of every kind described in that certain Agreement closed April 12, 1976, to which the Principal and Buyer are parties, and under which Agreement title to the receivables and indebtedness from the debtors named therein and the rights and interest of the Principal in all security for the indebtedness due from the debtors as set forth in said Agreement, have been duly vested in the Buyer, and to cancel, release and discharge all such receivables and other indebtedness and any security therefor, in whole or in part, and in connection therewith to execute, acknowledge and deliver any and all acquittances, releases, satisfactions, or other instruments in writing which may be necessary or appropriate in order to carry the foregoing powers into effect; the Principal hereby ratifying and confirming all acts and things done by each Attorney-in-Fact or his substitute or substitutes in pursuance of the authority herein granted.

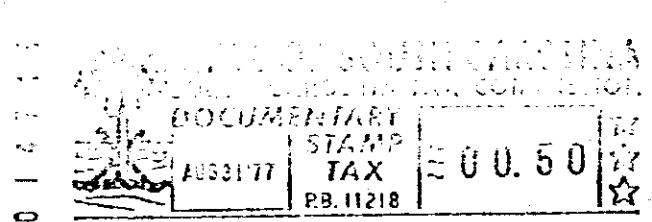
IN WITNESS WHEREOF, the principal has caused this instrument to be signed by its duly authorized officers on this 13 day of April, 1976.

PACIFIC FINANCE LOANS

Signed in the presence of:

Jean Linger  
Mary Featherstone

By J. R. White  
Assistant Secretary



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