

BOOK 11 PAGE 1

BOOK 67 PAGE 352

BOOK 476 PAGE 389

Oxlow Co N.C.

POLK OFF REC. 1811 PAGE 1976

Miscellaneous Claims, Mortgages (as those terms are defined or used in the Agreement hereinbefore described) and in connection with other security instruments and other instruments and documents evidencing any obligation or other asset, or collateral security with respect thereto (which was purchased by The Oxford Finance Companies, Inc. from Valley Forge Corporation, Housing Services Corporation and/or Housing Services Corporation of Georgia) under the said Agreement concerning Sale of Receivables or which is assigned and transferred by Valley Forge Corporation, Housing Services Corporation and/or Housing Services Corporation of Georgia to The Oxford Finance Companies, Inc. under the said Agreement of Sale. Certification by any officer of The Oxford Finance Companies, Inc. that the execution of any document or instrument pursuant to this Power of Attorney is proper and in accordance with the terms and conditions hereof shall be sufficient and all parties shall be fully protected in relying upon such certification.

PLP 0017 PAGE 030

This 13th day of November, 19 75.

HOUSING SERVICES CORPORATION

BY

Norman J. Spector
Norman J. Spector, Vice President

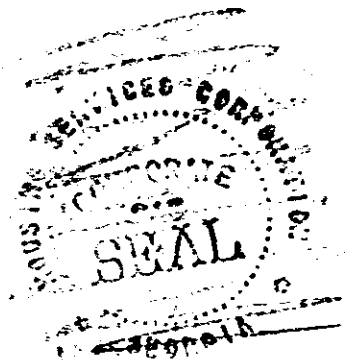
ATTEST

Thomas A. Massey
Thomas A. Massey, Secretary

Signed, sealed and delivered in the presence of:

Alfred W. Jones

Phyllis Schiff



0970

4328 RV.2

BOOK 1160 P 0732