SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That Citicorp Person-to-Person Financial Center, Inc., an Alabama corporation duly organized and existing under the laws of the State of Alabama (the "Corporation"), does hereby make, constitute and appoint Woodrow Bray, Jr. its true and lawful agent and attorney-in-fact, with full and complete power to execute and deliver a certificate of satisfaction or a satisfaction piece, as the case may be, and to mark any Deed of Trust, Chattel Mortgage, or other security instrument affecting real or personal property, or any note evidencing indebtedness thereby secured, of which Corporation is the owner or holder, paid in full, and by appropriate act, to satisfy, release, cancel and discharge any such mortgage or other security instrument on the records in any county and wherever else it may appear on record, giving and granting unto its said agent and attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary or proper to be done in the premises, as fully to all intents and purposes, as it might or could do, with full power of substitution and revocation, hereby ratifying and confirming all that its said attorney, or his substitute shall lawfully do, or cause to be done, by virtue hereof.

IN WITNESS WHEREOF, the Corporation has caused this instrument to be executed by its Vice President, and its corporate seal to be hereunto affixed and attested by its Assistant Secretary this 10 (to day of Note to 1000)

> CITICORP PERSON-TO-PERSON FINANCIAL CENTER, INC.

By:

Peter A. Lefferts, Vice President

CORPORATE ACKNOWLEDGEMENT

Citicorp Person-to-Person Financial Center, Inc., a corporation, is signed to the foregoing instrument, and who is known to me, acknowledge before me on this day that, being informed of the contens of the instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

ATTEST:

By: Assistant Secretary Robert

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH)

WITNESS my hand and official seal this 16th day of 15th and official seal this

1954, in the County and State last aforesaid.

1884 11AY 10 MM 9: 48

My commission expires:

Notary Public

My Commission Expires Aug. 31, 1987

NOTARY PUBLIC, State of Florida