

SPECIAL POWER OF ATTORNEY

I, DEWEY MADISON GROSS residing at 5316 SOLAR PLACE, GREENSBORO, NORTH CAROLINA, do hereby appoint JANET FURR GROSS, of 5316 SOLAR PLACE, GREENSBORO, NORTH CAROLINA, as my Agent, to act in my name and place, and for my benefit and on my behalf with authority to do the following:

1. Open, maintain, or close the following specific accounts:

NATIONSBANK OF NORTH CAROLINA
ACCOUNT # 023725641 CHECKING
GTW5-1
CHARLOTTE, NORTH CAROLINA

Inst # 1993-10180

04/14/1993-10180
09:33 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.00

NATIONSBANK OF NORTH CAROLINA
ACCOUNT # 026899757 SAVINGS
GTW5-1
CHARLOTTE, NORTH CAROLINA

- a. Conduct any transaction with respect to the above account(s) including but not limited to making deposits and withdrawals.
2. Take any and all legal steps necessary to collect any amount or debt owed me, or to settle any claim, whether made against me or asserted on my behalf against any other person or entity, including the power to sign releases and agreements.
 3. Mortgage or encumber any interest of mine in real property located at 1400 BELMONT LANE, HELENA, AL. 35080 and legally described as LOT 14 DEARING DOWNS up to an amount not in excess of \$127,900.00; such power shall include the power to mortgage or encumber on such terms as the above Agent shall deem appropriate, and the power to execute any documents (including a mortgage or deed of trust) or take any action that may be required to effect such mortgage or encumbrance.
 4. Obtain credit or borrow money; such power shall include the power to obtain credit upon such terms as the above Agent may deem appropriate and the power to execute any documents (including notes, credit agreements, security agreements, and financial statements) or take any other action that may be required to complete the above transaction.
 5. In addition, the above Agent shall have the power to act on my behalf with respect to the following matters:
 - a. Insurance and annuity transactions.

I hereby grant to the above Agent full right, power and authority to do every act, deed, and thing necessary or advisable to be done concerning the above powers, as fully as I could do if personally present and acting.

If any provision or part of this Power of Attorney shall be held to be

invalid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable to the greatest extent possible.

This Power of Attorney shall become effective on MARCH 29, 1993 and shall continue effective until my death; provided, however, that this Power may be revoked by me at any time by providing written notice to the Agent.

Dated 3/19, 1993, at 4:13 PM
Dewey Madison Gross
DEWEY MADISON GROSS

STATE OF NORTH CAROLINA, COUNTY OF Grofford, ss.

On this 19th day of March, 1993, before me, the undersigned, a Notary Public for the State of NORTH CAROLINA, personally appeared DEWEY MADISON GROSS to me known (or to me proved) to be the identical person named in and who executed the above Power of Attorney, and acknowledged that such person executed the same as such person's voluntary act and deed.

Dwenda J. Prole, Notary Public

My Commission Expires June 22, 1997

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