

## LIMITED POWER OF ATTORNEY

The undersigned, Spinks Financial Services ("Seller"), a Corporation  
with its principal place of business located in Birmingham, AL,  
hereby constitutes and appoints **CITICORP MORTGAGE, INC. ("CMI")**, a  
Delaware corporation, its true and lawful Attorney-In-Fact, and in its name, place and stead and  
for its use and benefits hereby authorizes the aforesaid Attorney-In-Fact by and through any  
officers or employees appointed either by the Board of Directors or Executive Committee of  
CMI to execute and acknowledge in writing or by facsimile stamp or otherwise all documents  
customarily and reasonably necessary and appropriate for the tasks described in items (i) through  
(iii) below relating to that certain mortgage loan (the "Loan") made by Seller to James C. Pino  
Elizabeth M Pino and dated November 13, 1996. This Loan was sold by the  
undersigned to said Attorney-In-Fact and is comprised of a Mortgage, Deed of Trust, Deed to  
Secure Debt, Cooperative Apartment Security Agreement or other form of Security Instrument(s)  
(collectively the "Security Instrument(s)") and the Note(s) secured thereby.

- (i) The endorsement of the Note(s) to said Attorney-In-Fact,
- (ii) The Assignment of the Security Instrument(s) and/or Financing Statement(s)  
to said Attorney-In-Fact, and
- (iii) The preparation and, if necessary, execution of all other documents necessary to  
transfer the ownership of said Loan from the undersigned to said Attorney-In-Fact.

The undersigned gives to said Attorney-In-Fact full power and authority to do and perform all  
and every act and thing and whatsoever is necessary and proper to be done by authority hereof  
as fully, for all intents and purposes, as it, the undersigned, might or could do and hereby  
ratifying and confirming all that said Attorney-In-Fact shall lawfully do or cause to be done by  
authority hereof. Third parties without actual notice may rely upon the power granted to said  
Attorney-In-Fact under this Power of Attorney and may assume that, upon the exercise of such  
power, all conditions precedent to such exercise of power have been satisfied and this Power of  
Attorney has not been revoked unless an Instrument of Revocation has been recorded.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed by its  
President on this 20 day of December 1996 at the undersigned's office in  
Birmingham Alabama, United States of America.

Attest:

NAME: \_\_\_\_\_

TITLE: \_\_\_\_\_

State of Alabama )

)ss.

County of Jefferson )

On this 20 day of December 1996, before me, a Notary Public in and for said State,  
personally appeared Jason E. Spinks, known to me to be a President  
of Spinks Financial of the Seller and \_\_\_\_\_, known to me to be a \_\_\_\_\_  
of the Seller, and also known to me to be the persons who executed said  
instrument on behalf of said Seller and acknowledged to me that Seller executed the within  
instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day  
and year in this certificate first above written.

Felicita Vazquez Brewer  
Notary Public

(SEAL)

My Commission Expires:

10-11-97 01/02/1997-00115

01:24 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 8.50

Miss Smithman  
2. Box 261  
Montevallo AL 35115

51100-1661  
Inst 1997-00115