

STATE OF Florida
COUNTY OF Brevard

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That 'I', SARAH ANN ROLLINS of Brevard County, Florida, being over nineteen years of age, do hereby appoint JO SENN NICHOLAS of Jefferson County, Alabama in fact and authorize and empower her for me and in my name to:

(1) Make, do and perform all and every act and thing necessary and to execute the Warranty Deed, HUD-1 Settlement Statement, Lien Waiver Affidavit and all documents and papers required to be signed by me for the loan closing transaction on October 3, 1997 at the Law Offices of F. Wayne Keith in Jefferson County, Alabama wherein I am one of the sellers of the following described property:

Lot 7, Block 1, according to the Survey of Selkirk, a Subdivision of Inverness, as recorded in Map Book 6, page 163, in the Probate Office of Shelby County, Alabama.

(2) I hereby ratify and confirm all that JO SENN NICHOLAS as my attorney in fact, shall lawfully do or cause to be done by virtue of these presents.

(3) The specific power of attorney granted to JO SENN NICHOLAS shall expire and terminate on October 10, 1997.

(4) IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 2nd day of October, 1997

Sarah Ann Rollins
SARAH ANN ROLLINS

10/07/1997-32686
03:24 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
8.50

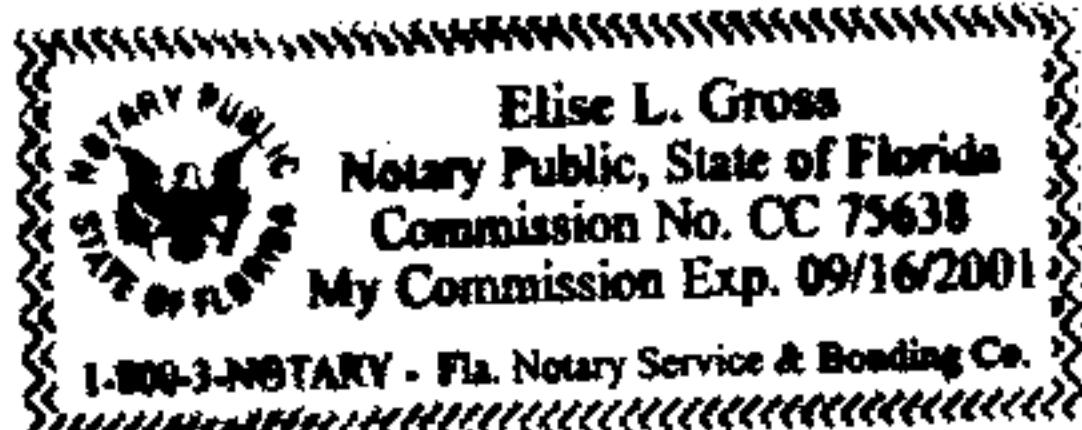
STATE OF FLORIDA
COUNTY OF Brevard

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Sarah Ann Rollins whose name is signed to the foregoing power of attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the power of attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 2nd day of October, 1997.

Elise L. Gross

Notary Public



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1997-32686