

POYNER & SPRUILL LLP
ATTORNEYS-AT-LAW

David M. Warren
Attorney-at-Law

Direct Dial: 252.972.7112
dmwarren@poynerspruill.com

www.poynerspruill.com

Other offices: Charlotte, Raleigh

January 9, 2003

William E. Tanner
Clerk of Court
U.S. Bankruptcy Court
Middle District of Georgia
P.O. Box 1957
Macon, GA 31202

RECEIVED
U.S. Bankruptcy Court

JAN 13 2003

Deputy Clerk
Macon, Georgia

Re: Service Agent for RBC Centura Bank

Dear Mr. Tanner:

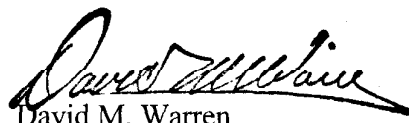
Pursuant to Rule 7004(h) of the Federal Rules of Bankruptcy Procedure, RBC Centura Bank waives its right to receive service of process by certified mail, provided that service is sent through the United States Postal Service, First Class Mail, to the service agent and address as follows:

Mr. Richard J. Ramsay
RBC Centura Bank
Mailcode: 000-901-0112
Post Office Box 1220
Rocky Mount, North Carolina 27802-1220

Please call me at 252.972.7112 with any questions.

Yours very truly,

POYNER & SPRUILL LLP


David M. Warren
Attorney for RBC Centura Bank

cc: John B. Fleming, Jr., Esq.
Mr. Richard J. Ramsay
Mr. Larry D. Tucker
Elizabeth Ann Edelman, Esq.

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