

STATE OF ALABAMA:
COUNTY OF SHELBY:

DURABLE SPECIAL POWER OF ATTORNEY

I, Barbara A. Chinoperos of 2161 No. Meridian Street, Apt. #3, Indianapolis, Indiana 46202, do hereby appoint Constantine A. Chinoperos of 2161 No. Meridian Street, Apt. #3, Indianapolis, Indiana 46202, as my true and lawful attorney-in-fact, for me and in my name, place, and stead, and for my use and benefit: To execute all documents and instruments, including, but not limited to, a Note and Mortgage in favor of PNC Mortgage Corp. of America in connection with the purchase and closing a mortgage loan on the property located at 3051 Old Stone Drive, Birmingham, Alabama 35242 and more particularly described as follows, To-Wit:

Lot 24, Block 2, according to the Survey of Town of Adam Brown, Phase Two, as recorded in Map Book 8, Page 25, in the Probate Office of Shelby County, Alabama.

on such terms and conditions as follows:

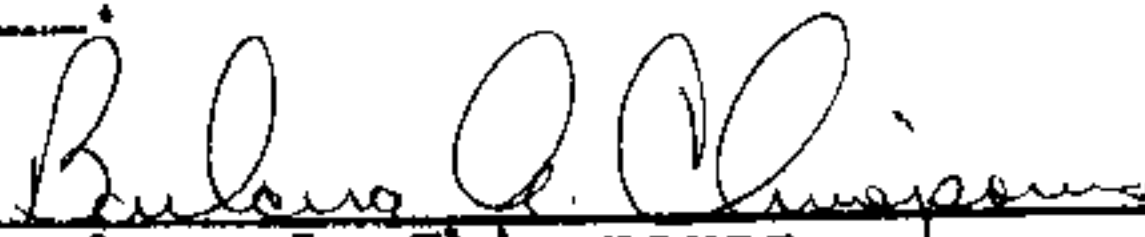
SALES PRICE: \$118,000.00
LOAN AMOUNT: \$112,100.00
TERM: TBD
RATE: TBD
TYPE OF LOAN: Conventional
TO BE CLOSED ON: November 30, 1994

and such further terms and conditions as he/she may deem necessary and proper, and to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with obligating me to said PNC Mortgage Corp. of America and mortgaging and conveying said property, and to do such other acts as I might do in refinancing said property.

I further give and grant unto my said attorney-in-fact full power and authority to do and perform every act necessary and proper to be done in the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall not be affected by my disability, incompetency or incapacity.

Executed this the 28th day of November, 1994, at
Et. Wayne, IN County, Allen.


Barbara A. Chinoperos

Inst # 1994-36411

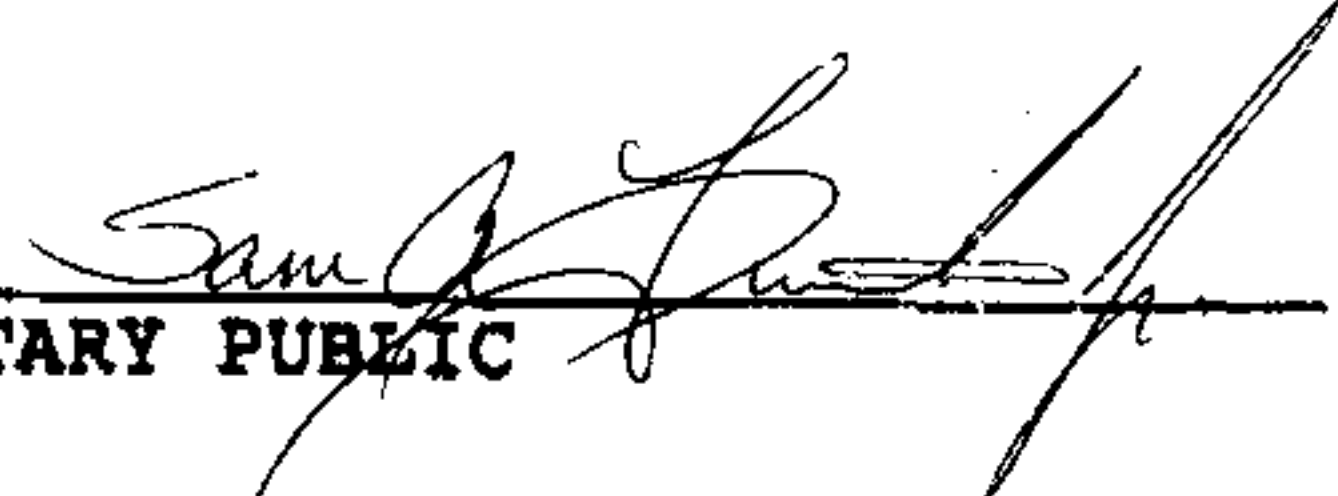
12/13/1994-36411
09:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

Inst # 1994-36411

STATE OF INDIANA :
COUNTY OF ALLEN :

I, SAM A FURICH JR., a Notary Public in and for said County, in said State, hereby certify that Barbara A. Chinoporos, whose name is signed to the foregoing Durable Special Power of Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the said Durable Special Power of Attorney, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 28th day of November, 1994.


NOTARY PUBLIC

My Commission Expires 05-13-95.

(SEAL)

THIS INSTRUMENT PREPARED BY:
W. RUSSELL BEALS, JR.
ATTORNEY AT LAW
#10 Inverness Center Parkway, Suite 110
BIRMINGHAM, ALABAMA 35243
(205)991-9344

Inst # 1994-36411

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