

POWER OF ATTORNEY

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That I, CHESTER ROGER BERRYHILL, the undersigned, do hereby make, constitute and appoint MARGARET BERRYHILL, my true and lawful attorney for me and in my name, place and stead and for me and my benefit, to have the following powers just as fully as I have them personally with regards to the following:

to execute any and all documents with regard to the mortgage loan with Delta Funding Corporation/Countrywide Funding Corporation in the amount of \$122,000.00, covering property located at 208 Norwick Forest Drive, Alabaster, Alabama 35007 and having a legal description as follows:

Lot 1 Block 3 First Sector Norwick Forest, as recorded in Map Book 11, Page 63, in the Office of the Judge of Probate of Shelby County, Alabama

(A) To sign any checks, instruments, mortgages, notes and other documents for me and on my behalf as such attorney-in-fact.

(B) To take any action which he/she deems necessary, that I could take if I were present to take, muster, dispose of, mortgage or purchase the above-described property.

(C) I further give and grant to my said attorney full power and authority to do and perform every act and thing whatsoever necessary and appropriate to do in and about the premises as fully to all intents and purposes as I might or could do if personally present, hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

THIS Power of Attorney shall not be affected by my disability, incompetency or incapacity and such shall not revoke this Power of Attorney. Further my death shall not revoke this Power of Attorney except where required by law.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 8th day of November,
1995.

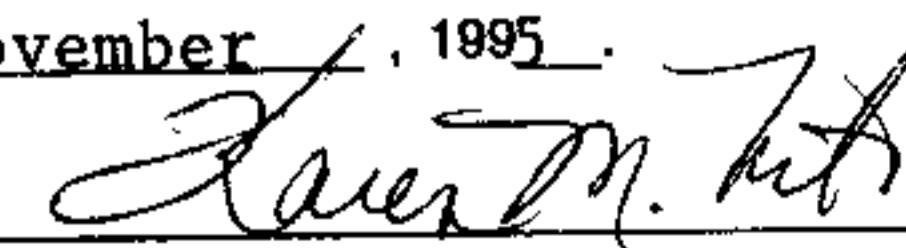

CHESTER ROGER BERRYHILL

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said county and state, hereby certify that, CHESTER ROGER BERRYHILL, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day, that being informed of the contents of the instrument, he/she executed the same on the day the same bears date.

GIVEN under my hand and seal on this 8th day of November, 1995.


Notary Public
My commission exp: 4-6-96

This instrument prepared by:

Stewart-Davis, P.C.
3800 Colonnade Parkway, Suite 650
Birmingham, Alabama 35243

12/07/1995-35006
09:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst * 1995-35006