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Corley, Moncus & Ward, P.C.
Post Office Box 59807
Birmingham, AL 35259-0807

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA:
COUNTY OF SHELBY:

KNOW ALL MEN BY THESE PRESENTS: That I, **VICTORIA ANDRICH**, does hereby nominate, constitute and appoint, **GARY M. ANDRICH** as my true and lawful Attorney in Fact with full authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in my name, place and stead in connection with the purchase of the following described property:

Lot 41, according to the Survey of Southern Pines, Fifth Sector, as recorded in Map Book 9, Page 106, in the Probate Office of Shelby County, Alabama;

Property Address: 4964 Sussex Road
Birmingham, Alabama 35244

which power shall include the execution and delivery of any and all notes, mortgages and all other documents and endorsement of the checks required by **PHH MORTGAGE SERVICES CORPORATION** in connection with the purchase and giving of a first mortgage to **PHH MORTGAGE SERVICES CORPORATION** in the amount of \$140,000.00 amortized over 30 years with an initial rate of 7.750% to effect the purchase and delivery of the documents for the loan on the said property.

I further hereby vest **GARY M. ANDRICH** as my said Attorney in Fact, with the power and authority to do and perform every act necessary and proper to be done and 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, in order to deliver title to said property. I hereby ratify and confirm any and all acts that **GARY M. ANDRICH**, my Attorney in Fact, shall lawfully do or cause to be done in my place and stead by virtue

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SHELBY COUNTY JUDGE OF PROBATE
002 NCB 11.00

Inst # 1997-01141

hereof.

This Power of Attorney shall expire on January 31st, 1997.

This Power of Attorney shall not be affected or impaired by my disability, incompetency or incapacity, but shall be deemed to be durable in accordance with Act No. 81-98 of the Legislature of Alabama, adopted at the 1981 Regular Session and approved March 4, 1981.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 16 day of Dec., 1996.

Victoria Andrich
VICTORIA ANDRICH

STATE OF Tennessee:
COUNTY OF Hamilton:

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **VICTORIA ANDRICH** 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 foregoing Power of Attorney, She executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 16th day of Dec, 1996.

(Seal)

Thom C. Girdle
Notary Public
MUST AFFIX SEAL

My Commission Expires:
July 1, 2000

Instructions to Notary: This form acknowledgement cannot be changed or modified. It must remain as written to comply with Alabama law. The designation of the State and County can be changed to conform to the place of the taking of the acknowledgment.

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