

STATE OF MARYLAND
COUNTY OF Montgomery

DURABLE SPECIAL POWER OF ATTORNEY

Delois

I, Gloria Deloris Lewis of 15708 Pissaro Terrace, City of North Potomac, County of Montgomery State of Maryland, Zip Code 20878, do hereby appoint my husband, Joseph R. Lewis of 15708 Pissaro Terrace, North Potomac, Maryland 20878 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 the note, mortgage, riders, settlement statement, truth in lending and any other forms required by the lender, the title company and/or the closing attorney in connection with the first mortgage in the amount of \$259,500.00 to SouthTrust Mortgage Corporation with an interest rate of 7.25% for a term of 30 years, with principal and interest payments of \$1770.25 and a second mortgage in the amount of \$32,100.00 to SouthTrust with an interest rate of 9.125% for a term of 30 years with a 15 year balloon with principal and interest payments in the amount of \$261.18 and sales price being \$324,400.00 with regard to the purchase of property located at 6123 Rushing Parc Lane, Birmingham, Alabama 35244 more particularly described as follows, to-wit:

Lot 37, according to the Survey of Rushing Parc Sector One, as recorded in Map Book 19, Page 20, in the Probate Office of Shelby County, Alabama.

on such terms and conditions as 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 the purchase of said property, and to do such other acts as I might do in purchasing 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 is granted for a period of 180 days and shall become effective on the 9th day of July, 1997, and shall terminate 180 days thereafter.

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

Executed this the 9th day of July, 1997, at the City of Silver Spring, State of Maryland.

Gloria Deloris Lewis
GLORIA DELORIS LEWIS

DELOIS

STATE OF MARYLAND

COUNTY OF Montgomery

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Gloria ~~Deloris~~ Lewis, 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 said Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 9th day of July, 1997.

MY COMMISSION EXPIRES: 6/7/98

Michael J. DeLois
NOTARY PUBLIC

07/23/1997-23116
12:53 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCB 8.50

Inst # 1997-23116