JOINT LIMITED POWER OF ATTORNEY

We, Roderick Q. Mack and Lolita Y. Mack, husband and wife, residing at 107 Brook Circle, Pelham, County of Shelby, State of Alabama, do hereby and jointly and severally constitute and appoint Chauncey L. Mack of Jefferson County, State of Alabama, our true and lawful attorney in fact, for us in our name, place, and stead to: mortgage with PHH Mortgage Services, its Successor and/or Assigns as their interest may appear, the following described property located in Shelby County, Alabama, to wit: Lot 64, according to the Survey of Ivy Brook, Phase Two, Second Addition, as recorded in Map Book 20, Page 4 in the Probate Office of Shelby County, Alabama; and to execute, and acknowledge, our names to facilitate the mortgage of said property with PHH Mortgage Services, its Successor and/or Assigns as their interest may appear, and any and all documents required by Veterans Administration.

We further give and grant to our attorney-in-fact full power and authority to do and perform every act necessary and proper in the exercise of any of the powers granted hereunder as fully as we might could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our attorney-in-fact

shall lawfully do or cause to be done by virtue hereof.

This power of attorney is granted for a t	erm of ninety days and is effective upon
signing. Red	
Date: 22 0c+0/	
7/10/n/	Louta y mack
Husband: Roderick Q. Mack	Wife: Lolita Y. Mack

Notarization:

WITH THE US ARMED FORCES) STATE OF _AT HEIDELBERG_GERMANY) SS COUNTY OF APO AE 09102

WITH THE US ARMED FORCES) AT HEIDELBERG, GERMANY) ss

NOAH NALGETZI, a Notary Public in and forapo AF 19102 _, certify that Roderick Q. Mack, 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 said Power of Attorney, he executed the same voluntarily on the day the same bears date. Given under my hand and seal of office this the 24 day of October, 2001.

NOAH V. MALGERI. NOTARY PUBLIC CPT, JA My Commission Expires: Legal Assistance INDEFINITE

10 USC 1044a

11/26/2001-50673 D8:39 AM CERTIFIED THE CHIMTY HINGE OF PROBATE

WITH THE US ARMED FORCES) STATE OF AT HEIDELBERG, GERMANY) SS COUNTY OF APO AE 09102

White WOAH MALGOE), a Notary Public in and for the State of Florida, certify that Lolita Y. Mack, 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 said Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this the $\frac{24}{24}$ day of October, 2001.

NOTARY PUBLIC

My Commission Expires: Legal Assistance

NOAH V. MALGERE

CPT, JA

INDEFINITE 10 USC 1044a

THIS INSTRUMENT WAS PREPARED BY: CHRISTOPHER R. SMITHERMAN ATTORNEY AT LAW POST OFFICE BOX 261 MONTEVALLO, ALABAMA 35115 (205) 665-4357

Inst # 2001-50673

11/26/2001-50673 OB:39 AM CERTIFIED SHELRY COUNTY JUDGE OF PROBATE