

AFFIDAVIT AS TO POWER OF ATTORNEY BEING IN FULL FORCE

Before me, the undersigned authority, personally appeared Gail Hutton, who after being duly sworn, deposes and says:

That, Calvin Ho, as Principal, did in writing, under date of June 12, 2002, appoint the Affiant his true and lawful attorney, and that annexed hereto, and hereby made a part hereof, is a true and correct copy of said power of attorney.

That, as Attorney-in-Fact of said Principal and under and by virtue of said power of attorney, I have this day executed and delivered the following described instruments:

Note, Mortgage and other documents, instruments and papers executed in favor of Regions Mortgage, Inc., (herein the "Lender") in order to borrow from the said Lender the sum of \$156,000.00 and to secure the repayment of said sum, delivered a mortgage with the usual power of sale to the Lender upon the real estate situated in Shelby County, Alabama, which is more particularly described as follows:

Lot 26, according to the Survey of Riverchase Country Club, 1st Addition, Phase 2, as recorded in Map Book 8, page 179, in the Probate Office of Shelby County, Alabama.

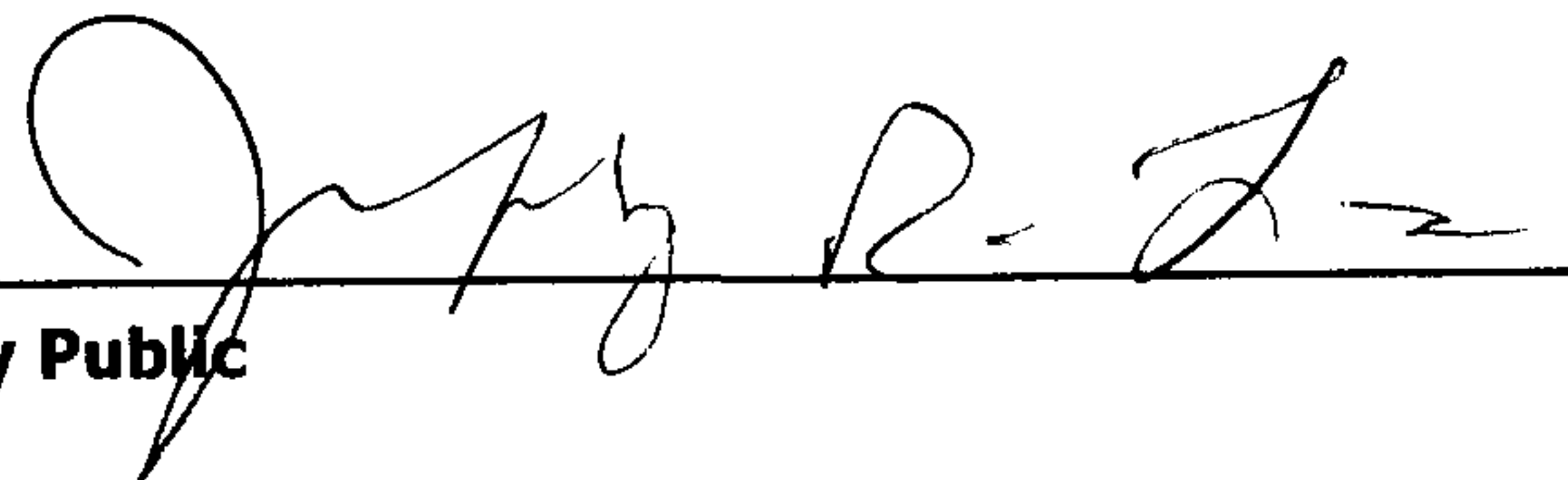
 (Please Initial)

That I hereby represent that the Principal is now alive; that he is now of sound mind; that he has not, at any time, revoked or repudiated the said power of attorney; and that the said power of attorney is still in full force and effect.

That I make this Affidavit for the purpose of inducing the Lender and/or the Purchaser to accept delivery of the above described instruments as executed in the name of the Principal by me as Attorney-in-Fact, with full knowledge that the Lender and/or Purchaser in accepting the execution and delivery of the aforesaid instruments and in paying good and valuable considerations therefor, will rely upon this Affidavit; and that I further make this Affidavit for the purpose of inducing Fidelity National Title Insurance Company of New York to issue its policy or policies of title insurance insuring the above transaction.


Gail Hutton

Sworn to and subscribed to before me this 14th day of June, 2002.


Notary Public