PREPARED BY:
Metropolitan Escrow, Inc.
217 Pineway Drive
Nashville, TN 37217

BOX 10-A

RETURN TO:
PREMIER ESCROW, LLC
4301 HILLSBORO ROAD, STE 300
NASHVILLE, TN 37215

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That I, Flora M. Gutterman, a resident of Aiken County, South Carolina, have made, constituted, and appointed, and by these presents do make, constitute and appoint Laura G. Copeland, of Davidson County, Tennessee, my true and lawful attorney for me and in my name, place and stead to execute any and all documents relating to the sale, transfer, or conveyance of real property described as follows:

Being Lot No. 857 on the Plan of Hermitage Hills Subdivision, Section 8, as of record in Book 3600, Page 24, Register's Office for Davidson County, Tennessee.

Said Lot No. 857 fronts 72.88 feet on the southerly margin of Bonnacliff Court and extends back 215.12 feet on the easterly side and 175.45 feet on the westerly side to a dead line in the rear on which it measures 116.76 feet.

Property Address: 216 Bonnacliff Ct., Hermitage, TN 37076

and to do, execute and perform all and every other act or acts, thing or things, in law needful and necessary to be done in and about the premises as fully, completely and amply to all intents and purposes whatsoever as I might or could do if acting personally. And I hereby ratify and confirm all lawful acts done by my said attorney in virtue hereof.

This power of attorney shall not be affected by subsequent disability or incapacity which may befall me. This provision shall be construed in accordance with the "Uniform Durable Power of Attorney Act" for the State of Tennessee as codified at Tennessee Code Annotated 34-6-101, et seq. Any revocation of this Power of Attorney shall be filed in the Register of Deeds for Davidson County, Tennessee.

IN TESTIMONY WHEREOF, I have hereunto set my signature this 13th day of October, 2003.

Flora M. Gutterman

STATE OF South Carolina)
COUNTY OF Aiken)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Flora M. Gutterman, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he/she executed the within instrument for the purposes therein contained.

WITNESS MY HAND and official seal, this 13th day of October, 2003.

NOTARY PUBLIC

My Commission Expires: 12-5-2011

Davidson County POA
Recvd: 10/31/03 10:43 1pgs
Fees:12.00 Taxes:0.00
20031031-0160101