

APR 9 1 42 PM '96

DURABLE SPECIFIC POWER OF ATTORNEY

MADE WITH SPECIFIC INTENTION OF BEING GOVERNED BY UNIFORM DURABLE POWER OF ATTORNEY ACT PURSUANT TO T.C.A. 34-6-101 et. seq.

BK 71 PG 260 W.E. DAVIS CH. CLK.

KNOW ALL MEN BY THESE PRESENTS, that I, CAROL A COX, a resident of Shelby County, Tennessee, have made, constituted and appointed, and by these presents do constitute and appoint my husband, ROBERT A. COX, my true and lawful attorney in fact, for me, on my behalf, and in my name, place and stead, giving unto the said ROBERT A. COX, full power to act as my lawful and true agent and attorney, absolutely and unconditionally, in fact, for me, to do, execute and perform all and every act deed, matter and thing or things, whatsoever necessary for the sole purpose of purchasing that certain property municipally known and described as 1555 Stonehedge Drive, Southaven, Mississippi 38671, for the purchase price of \$149,000.00 and borrowing from Boatmen's National Mortgage, Inc. an amount not to exceed \$134,100.00 at a variable rate of interest on a conventional first mortgage loan for a period of thirty years to be closed on or about March 29, 1996, and closing the same in my name as I might or could do in my own proper person, if personally present, including but no-wise limited to, the execution of checks, notes, mortgages, trust deeds, settlement statements, contracts, and any other documents required for the purchase of the above referenced property; and any mortgagee, assignee, or pledgee shall be expressly relieved of the necessity of looking to the application of the proceeds of any such sale, purchase, loan, mortgage, pledge, or other disposition. I hereby ratify and confirm all lawful acts done by said attorney in virtue hereof.

I warrant unto and covenant with all parties relying on this Power of Attorney that I am sui juris and that this warranty, covenant and Power of Attorney is being given pursuant to the Uniform Durable Power of Attorney Act, T.C.A. 34-6-101, et seq., and it is my express intention that this Power of Attorney shall not be revoked or affected by my mental or physical disability or incapacity and shall remain in full force and effect until my death or until the same shall have been revoked by written notice duly recorded in the Shelby County Register's Office or on April 15, 1996, whichever shall first occur.

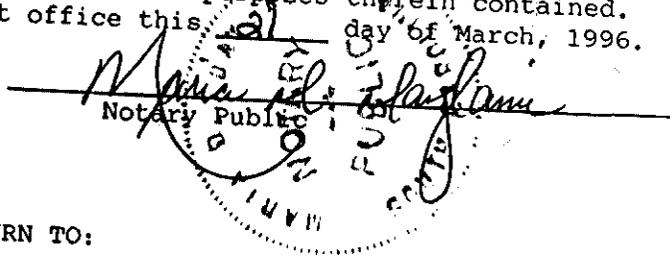
IN WITNESS WHEREOF, I have hereunto set my signature this 21 day of March, 1996.

Carol A. Cox  
CAROL A. COX

STATE OF SOUTH CAROLINA  
COUNTY OF Dorchester

BEFORE me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared CAROL A. COX to me known to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the same for the purposes therein contained. WITNESS my hand and Notarial Seal at office this 21 day of March, 1996.

My Commission Expires:  
7-23-03



THIS INSTRUMENT PREPARED BY AND RETURN TO:  
Bruce F. Gray, Jr., Attorney at Law  
1045 South Yates Road, Memphis, Tennessee 38119  
901-767-1011