

KNOW ALL MEN BY THESE PRESENTS, that we, Andrew Spurgeon and Lori S. Spurgeon, the undersigned, residents of the City of Southaven, County of DeSoto County, Mississippi, do hereby make, constitute, and appoint Patricia L. Wallstedt, our true and lawful attorney in fact for me and in my name, place, and stead, and on my behalf, and for my use and benefit, and that I further expressly intent that my future mental or physical disability shall not revoke this power:

1. To exercise or perform any act, power, duty, right, or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform in connection with, arising from, or relating to any person, item, transaction, thing, business, property, real or personal tangible or intangible, or matter whatsoever;

2. To conduct, engage in, and transact any and all lawful business of whatever nature of kind for me, on my behalf, and in my name;

3. To make, receive, sign, endorse, execute, acknowledge, deliver and possess such applications, contracts, agreements, warranty deeds, trust deeds, security agreements, assignments, insurance policies, documents or title, bills, bonds, debentures, checks, drafts, bill of exchange, notes, stock certificates, proxies, commercial paper, receipts, withdrawals receipts and deposit instruments relating to accounts or deposits in, or certificates of associations, proofs of loss, evidence of debts, releases, and satisfaction of mortgages, liens, judgments, and other debts and obligations and such other instruments in writings of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

4. I grant to said attorney in fact full power and authority to do, take and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do it personally present, with full power of substitutions or revocation, hereby ratifying and confirming all that said attorney in fact, or his/her substitute or substitutes shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted;

5. ~~This instrument is not to be construed and interpreted as a general power of attorney.~~ The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to said attorney in fact;

*Handwritten initials*

6. The rights, powers, and authority of said attorney in fact herein granted shall commence and be in full force and effect on MAY 16, 1996 and such rights, powers, and authority shall remain in full force and effect thereafter until specifically revoked by written notice. I further provide that mental or physical debility shall not revoke or affect said power.

IN WITNESS WHEREOF, we have hereunto affixed my signature this the 16th day of May, 1996.

Prepared by Charles ~~Walden~~ MS.-DE SOTO CO.  
7204 Goodman Rd  
Olive Branch, MS May 17 3 43 PM '96  
685-2121

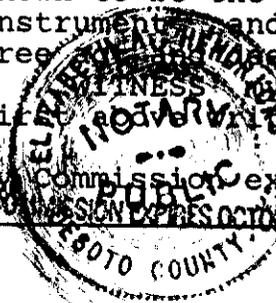
Andrew B. Spurgeon  
Andrew B. Spurgeon  
Lori S. Spurgeon  
Lori S. Spurgeon

STATE OF Mississippi 71 PG 612  
COUNTY OF DeSoto W.E. DAVIS CH. CLK.

On the 16th day of May, 1996, before me, a Notary Public, in and aforesaid County and State, duly commissioned and qualified, personally appeared Andrew B. Spurgeon and Lori S. Spurgeon, to me known to be the persons described in and who executed the foregoing instrument and acknowledged that they executed the same as their free and voluntary act.

Witness my hand and Notarial Seal of office, the day and year first above written.

My Commission Expires:  
OCTOBER 6, 1997



Elizabeth A. Hendricks  
Notary Public  
ELIZABETH A. HENDRICKS