

PREPARED BY:
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P.O. BOX 276 / 220 W. COMMERCE
HERNANDO, MS. 38632
(601) 429-5277 / (901) 521-9292

STATE OF MISSISSIPPI
COUNTY OF DeSOTO

KNOW ALL MEN BY THESE PRESENTS that I,
MILDRED M. HAINES _____, of WALLS, MISSISSIPPI _____,
do hereby appoint LARRY DEAN HAINES of
WALLS, MISSISSIPPI _____, as my Attorney in Fact with
authority granted under this General Power of Attorney to
perform and do any and all acts for my behalf as I could
legally do in my own right, including the power to make and
sign checks and drafts on any bank accounts I may own and
every act that I could do myself in my own right without
limitation.

This Power of Attorney shall not be affected by the
subsequent disability or incompetence of myself and shall
remain in full force and effect until expressly revoked by me
or until such time as a conservator, general guardian, or
guardian of my estate is appointed for my benefit and I hereby
ratify and confirm all that my said attorney may do in and
about the premises.

STATE MS.-DESOTO CO.
WITNESS my signature this 5th day of August, 1996.

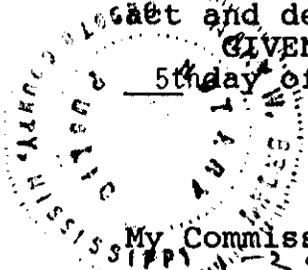
AUG 7 10 29 AM '96

Mildred M. Haines

STATE OF MISSISSIPPI BK 72 PG 445 MILDRED M. HAINES
COUNTY OF DESOTO W.E. DAVIS CH. CLK.

This day personally appeared before me, the undersigned
authority in and for said County and State, the within named
MILDRED M. HAINES who acknowledged signing and
delivering the above and foregoing General Power of Attorney
on the day and date therein mentioned as a free and voluntary
act and deed and for the purposes therein expressed.

GIVEN under my hand and official seal of office this the
5th day of August, 1996.



W.E. Davis
Notary Public

My Commission Expires: 30-99