

GENERAL DURABLE POWER OF ATTORNEY

KNOW ALL MEN MY THESE PRESENTS that I, FRANK C. HOLLOWAN, SR., a resident of DeSoto County, Mississippi, being over the age of eighteen (18) years, do hereby appoint my wife, DOROTHY B. HOLLOWAN, as my true and lawful attorneys-in-fact, for me in my name, place and stead to manage, handle and deal with all of my property, whether real or personal, and wheresoever situated and located, and of whatsoever kind of nature, as fully, completed and amply to all intents and purposes whatsoever as if I were acting personally.

Without limiting the generality of the foregoing, I specifically authorize and empower my attorney-in-fact, personally or through authorized agent or contractor, as follows:

To manage, repair, improve, modify, rent, lease, sell, exchange, mortgage, encumber or otherwise dispose of, and to otherwise deal with, all of my personal property and real estate, improved or unimproved, which I now own or own at any time in the future;

To sell the real property known as 2293 N. Elm Street, Hernando, MS 38632 and described as Lot 3, Fairview Heights Subdivision, in Section 13, Township 3 South, Range 8 West, as shown by plat of record in Plat Book 1, page 11 in the office of the Chancery Clerk of DeSoto County, Mississippi, to sign warranty deeds, acknowledgments, affidavits, notices and all other documents necessary to sell and transfer said real property.

To deposit and withdraw funds from any bank account or other account which I now have or have in the future in any bank or other depository, and to sign my name as a drawer of check or drafts thereon, and to endorse checks, drafts or other instruments belonging to me or in which I have any right, title or interest for any purpose whatever, whether for deposit or for any other purpose;

To cash, redeem and otherwise deal with as completely as if I were acting personally, any bond or other evidence of indebtedness of the United States Government or any agency or instrumentality thereof or of any state, county or municipality or other governmental entity, agency or instrumentality thereof, and to sell, cash, redeem, exchange or otherwise deal with as fully as if I were acting personally, any stocks, stock powers, bonds or other securities or notes or other evidence of indebtedness of any corporation;

To prosecute, defend, liquidate, compromise, adjust or settle in my name and on my behalf, any claim, demand or cause of action of whatsoever nature involving or relating to any of my real or personal property, or in which I now or may have in the future, any right, title or interest in any way, and to execute and acknowledge any conveyance, transfer, contract of sale, bill of sale, deed, trust deed, lease, note, contract, agreement or other instrument relating to any of my real or personal property;

To make, prepare, execute, acknowledge deliver and file on my behalf all tax returns, federal, state or otherwise, and to conduct, effectuate, litigate, compromise and/or settle any and all questions relating thereto, and to sign all papers and instruments in connection therewith;

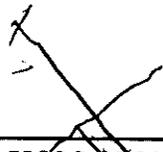
To do, execute and perform all and every other act or acts, thing or things in law needful, advisable, or necessary to be done in and about the premises as fully and completely as I might or could do if acting personally.

I hereby ratify and confirm all that my said attorney or any person or person acting by, through or under my said attorney may do in the premises.

Under the provisions of the Uniform Durable Power of Attorney Act, Section 87-3-101, et seq., Mississippi Code, 1972, and as it is amended from time to time, this Power of Attorney shall be durable and shall not be affected by subsequent disability or incapacity of the principal.

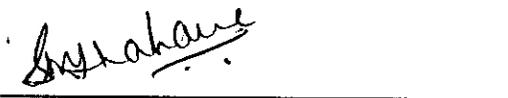
This general, unlimited, unrestricted, full and absolute power of attorney shall remain in full force and effect until revoked and terminated by instrument signed and acknowledged by me.

IN WITNESS WHEREOF, I have hereunto set my hand this 18th day of April, 1997.



FRANK C. HOLLOMAN, SR.


WITNESS

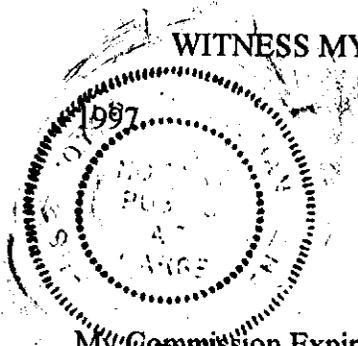


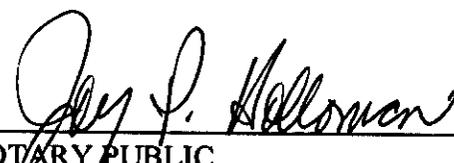
WITNESS

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, a Notary Public in and for said state and county, duly commissioned and qualified, personally appeared the within named FRANK C. HOLLOMAN, SR. to me know to be the person described in and who executed the foregoing Power of Attorney, and who acknowledged that he signed, executed and delivered the same as his free act and deed on this day and year therein mentioned.

WITNESS MY HAND AND NOTARIAL SEAL at office this 18th day of APRIL,





NOTARY PUBLIC

My Commission Expires: MY COMMISSION EXPIRES DEC. 16, 2000