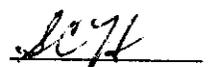


## POWER OF ATTORNEY

GENERAL, DURABLE AND HEALTH CAREBK 75 PG 753  
W.E. DAVIS CH. CLK.

1. KNOW ALL MEN BY THESE PRESENTS, that I, SHIRLEY CATHERINE HURDLE, the undersigned principal, do hereby appoint my husband, OSCAR LEONARD HURDLE, to be my true and lawful attorney-in-fact to act in my name, place and stead and on my behalf to do and execute all or any of the following acts, deeds, and things, as well as, to make health care decisions for me in the event I become unable to give informed consent with respect to a given health care decision, to-wit:

- a. To exercise, do, or perform any act, right, power, duty or obligation whatsoever that I now have or may acquire the legal rights, power or capacity to exercise, do or perform in connection with, arising out of our or relating to any person, item, thing, transaction, business property, real or personal, tangible or intangible or matter whatsoever;
- b. To ask for, demand, sue for, recover, collect, receive and hold and possess all sums of money, debts, dues, goods, wares, merchandise, chattels, effects, bonds, notes, checks, drafts, accounts, deposits, safe deposit boxes, legacies, bequests, devises, interests, dividends, stock certificates, certificates of deposit, annuities, pension and retirement benefits, stock bonus plan and profit-sharing plan benefits, stock options, insurance benefits and proceeds, documents of title, choices in action, personal and real property, tangible and intangible property and property rights, and demands whatsoever nature or description which now or hereafter shall be or become due, owing, payable or belonging to me in or by any right, title, ways or means howsoever, and upon receipt hereof or of any part thereof to make, sign, execute and deliver such receipts, releases or other discharges for the same as my said attorney-in-fact shall think fit or be advised;
- c. To commence, prosecute, discontinue or defend all actions or other legal proceedings touching my estate or any part thereof or touching any matter in which I or my estate may be in any way concerned; and to have, sue and take all lawful ways and means and legal equitable remedies, procedures and writs in my name for the collection or recovery of any item or matter in which I have or may acquire an interest and to compromise, settle and agree for the same and to make, execute and deliver for me and in my name all endorsements, acquittance, releases, receipts or other sufficient discharges for the same.
- d. To lease, purchase, exchange and acquire and to bargain, contract and agree for the lease, purchase and exchange and acquisition of and to take, receive and possess any real or personal property whatsoever, tangible or intangible, or any interest therein, on such covenants as my attorney-in-fact shall deem proper.



- e. To enter into and upon all and each of my real properties, and to let, manage and improve the same or any part thereof, and to repair or otherwise improve or alter, and to insure any buildings or structure thereon.
- f. To sell, either at public or private sale, or exchange any part or parts of my real estate or personal property for such consideration and upon such terms as my attorney-in-fact shall think fit, and to execute and deliver good and sufficient deeds or other instruments for the conveyance or transfer of the same, with such covenants of warrant or otherwise as my attorney-in-fact shall see fit, and to give receipts for all or any part of the purchase price or other considerations.
- g. To engage in and actively transact any and all lawful business of whatever nature or kind for me and in my name.
- h. To sign, endorse, execute, acknowledge, deliver, receive and possess such applications, contracts, agreements, options, covenants, deeds, conveyances, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit or banks, savings and loan or other institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, judgments, liens, security agreements and other debts and obligations, and other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted.
- i. To deposit any monies which may come to my attorney-in-fact as such attorney-in-fact with any bank or banker or other persons in my name, and to employ or expend as my attorney-in-fact shall think fit any of such money or any other money to which I am entitled which now is or shall be so deposited; to withdraw, in the payment of any debtors, or interest payable by me, or taxes, assessments, insurance and expenses due and payable or to become due and payable on account of my real and personal estate, or in or about any of the purposes herein mentioned, or otherwise for my use and benefit, or to invest in my name or in the name of any nominee in any stocks, shares, bonds, securities or other property, real or personal, as my attorney-in-fact may think proper, and to receive and give receipts for any income or dividend arising from such investments, and to vary or dispose of such investments.
- j. To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as my attorney-in-fact may think fit, and for that purpose to execute all promissory notes, bonds, mortgages, deeds of trust, security agreements and other instruments which may be necessary or proper.
- k. To engage, employ, and dismiss any agents, clerks, servants, attorneys-at-law, accountants, investment

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advisors, custodians or other persons in and about the performance of these present as my attorney-in-fact shall think fit.

- 1. To vote at the meetings of stockholders or other meetings of any corporation or company, or otherwise to act as my attorney-in-fact or proxy in respect of any stocks, shares, or other instruments now or hereafter held by me therein, and for that purpose to execute any proxies or other instruments.
- m. To exercise any powers and any duties vested in me, whether solely or jointly, with any other or others as executor, administrator of trustee or in any other fiduciary capacity, so far as such power or duty is capable of validly being delegated.
- n. To institute or to continue any annual gift program to my children or my grandchildren, or any other descendants (by birth or adoption), or any one or more of them, by transferring to one or more of these donees such cash, stocks, bonds, securities or other property and interests in property (consisting of any property, real, personal, or mixed, of whatsoever kind, wheresoever located, and whensoever acquired) as and when my attorney-in-fact may think proper, but never to exceed the value of \$10,000 per donee per calendar year.
- o. In general, to do all other acts, deeds, matters and things whatsoever in or about my estate, property and affairs, or to concur with persons jointly interested with myself therein in doing all acts, deeds, matter, and things herein, either particularly or generally described, as fully and effectually to all intents and purposes as I could do in my own person if personally present and competent.

Subject to my special instructions below, this document gives my attorney in fact the full power to make health care decisions for me, before or after my death, to the same extent I could make decisions for myself and to the full extent permitted by law, including power to grant, refuse or withdraw consent on my behalf for any health care service, to make a disposition under the state's anatomical gift act, to authorize an autopsy, and to direct the disposition of remains. My attorney in fact also has the authority to talk to health care personnel, get information and sign forms necessary to carry out these decisions, and also the power provided in Sections 41-41-101 through 41-41-121, Mississippi Code of 1972, as now enacted or hereafter amended, being the statutes governing the withdrawal of life-saving mechanisms.

Special instructions: no Autopsy

If the person named as my attorney in fact is not available or is unable to act as my attorney in fact, I appoint the following person to serve in his or her place:

Richard BARRY Hurdle  
Name  
1979 Pecan Meadows, Southaven, MS 38671  
Home Address  
601-349-8943 601-349-2888 (JANNINA)  
Home Telephone Number Work Telephone Number Hurdle

SCA

2. Attorney-in Fact May Appoint Successor. My attorney-in-fact is appointed with full power of substitution, which empowers my said attorney-in-fact to appoint a successor or successors, to act individually or jointly as my attorney-in-fact shall designate.

3. Construction as to Gender, etc. Any reference in this power of attorney to any gender shall be deemed to include any other gender, and a reference to the singular shall include the plural, and vice-versa, unless the context indicates that such reading would be inappropriate.

4. Joint Attorneys-in-Fact. If I have appointed more than one attorney-in-fact to serve jointly hereunder, they must act jointly and unanimously.

5. This Instrument Construed to be General Power of Attorney. This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, acts, rights or powers herein does not limit or restrict and it is not to be construed or interpreted as limiting or restricting the general power herein granted to my attorney-in-fact.

6. Revocation of Power of Attorney. This general power of attorney revokes any previous powers of attorney granted by me. This general power of attorney may be voluntarily revoked only by my written revocation entered of record in the Chancery Court of DeSoto County, Mississippi.

7. Subsequent Disability or Incompetence. This Power of Attorney shall not be affected by the subsequent disability or incompetence of the principal of this Power of Attorney.

8. Bond Waived. My attorney-in-fact shall not be obligated to furnish bond or other security.

9. Compensation of Attorney-in-Fact. My attorney-in-fact shall be entitled to reasonable compensation for services rendered.

SCA

10. Authority Limited for Tax Reasons. Any authority granted to my attorney-in-fact shall be limited so as to prevent this power of attorney from causing my attorney-in-fact to be taxed on my income and from causing my estate to be subject to a general power of appointment by my attorney-in-fact, as that term is defined in Section 2041 of the Internal Revenue Code.

11. Ratification of Action Taken by Attorney-in-Fact. I hereby ratify and confirm all that my attorney-in-fact shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers granted herein.

12. INDEMNIFICATION OF Attorney-in-Fact. I hereby bind myself to indemnify my attorney-in-fact against any and all claims, demands, losses, damages, actions and causes of action, including expenses, costs and reasonable attorney fees which my attorney-in-fact at any time may sustain or incur in connection with carrying out the authority granted in this power.

By my signature I do hereby indicate that I understand the purpose and effect of this document.

WITNESS my hand this the 4<sup>th</sup> day of November, 1997.

Signature of Principal

Shirley Catherine Huddle

Address of Principal:

8344 Cedarhurst Dr.  
Southaven, MS 38671

WITNESSES:

Stacy N. Greene (Name)

539 Lake Shore N. (Address)

Southaven, MS 38671

(601) 342-1887 (Telephone Number)

428-59-1868 (Social Security Number)

SC 75

A. Victoria McReynolds (Name)  
PO Box 768 (Address)  
Southaven, MS 38671  
601-342-6000 (Telephone Number)  
587-29-6210 (Social Security Number)

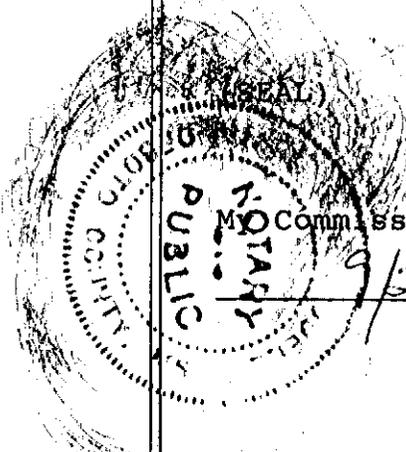
STATE OF MISSISSIPPI

COUNTY OF DESOTO

On this date before me, Nancy M. Liddell, a Notary Public in and for said County and State, personally appeared the above named principal to me known to be the person described in and who executed the foregoing instrument, and acknowledged that the execution of this instrument was done by said principal's free act and deed.

WITNESS my hand this the 4th day of November, 1997.

Nancy M. Liddell  
 NOTARY PUBLIC



This Document was prepared by:

McReynolds & Liddell  
 P. O. Box 768  
 Southaven, MS 38671  
 (601) 342-6000

## NOTICE TO PERSON EXECUTING THIS DOCUMENT

This is an important legal document. Before executing this document, you should know these important facts:

This document gives the person you designate as the attorney in fact (your agent) the power to make health care decisions for you. This power exists only as to those health care decisions to which you are unable to give informed consent. The attorney in fact must act consistently with our desires as stated in this document or otherwise made known.

Except as you otherwise specify in this document, this document gives your agent the power to consent to your doctor not giving treatment or stopping treatment necessary to keep you alive.

Notwithstanding this document, you have the right to make medical and other health care decisions for yourself so long as you can give informed consent with respect to the particular decision. In addition, no treatment may be given to you over your objection, and health care necessary to keep you alive may not be stopped or withheld if you object at the time.

The document gives your agent authority to consent, to refuse to consent or to withdraw consent to any care, treatment, service or procedure to maintain, diagnose or treat a physical or mental condition. This power is subject to any statement of your desires and any limitations that you include in this document. You may state in this document any types of treatment that you do not desire.

In addition, a court can take away the power of your agent to make health care decisions for you if your agent (a) authorizes anything that is illegal, (b) acts contrary to your known desires, or (c) where your desires are not known, does anything that is clearly contrary to your best interests.

You have the right to revoke the authority of your agent by notifying your agent or your treating doctor, hospital or other health care provider in writing of the revocation.

Your agent has the right to examine your medical records and to consent to this disclosure unless you limit this right in this document.

Unless you otherwise specify in this document, this document gives your agent the power after you die to (a) authorize an autopsy, (b) donate your body parts thereof for transplant or for educational, therapeutic or scientific purposes, and (c) direct the disposition of your remains.

If there is anything in this document that you do not understand, you should ask your lawyer to explain it to you.

This power of attorney will not be valid for making health care decisions unless it is either (a) signed by two (2) qualified adult witnesses who are personally known to you and who are present when you sign or acknowledge your signature, or (b) acknowledged before a Notary Public in the State carrying out the authority granted in this power.

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