

This Instrument Prepared by and Return To:  
 H. Mark Beanblossom, Atty.  
 6525 Quail Hollow Road #511  
 Memphis, Tennessee 38120  
 901-758-0500

STATE MS.-DESOTO CO.

Nov 21 3 32 PM '97

POWER OF ATTORNEY

BK 76 PG 133  
 W.E. DAVIS CH. CLK.

STATE OF TENNESSEE

COUNTY OF SHELBY

Know all men by these presents, that I, JOEL M. GALLAGHER, the undersigned, of OLIVE BRANCH, DESOTO COUNTY, MISSISSIPPI, do hereby make, constitute and appoint TRACY M. GALLAGHER, of OLIVE BRANCH, DESOTO COUNTY, MISSISSIPPI, my 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.

To sign on behalf of me any and all documents affecting the sale of the real property municipally numbered and known as 4275 SUMMER' PLACE, OLIVE BRANCH, MISSISSIPPI 38654, DESOTO COUNTY, DRIVE MISSISSIPPI, and being more particularly described as follows:

LOT 43, SUMMERS' PLACE SUBDIVISION, IN SECTION 12, TOWNSHIP 2 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 44, PAGE 21, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Said documents are to include, but not be limited to, Sales Contract, settlement sheets, Warranty Deed, Seller's Affidavit, and/or any other documents required by the mortgage lender, title company or the closing attorney for the closing of the above real property, including any and all mortgage insurance premium refund documents and checks.

The rights, powers and authority of said attorney in fact herein granted shall commence and be in full force and effect upon the date of execution of this Power of Attorney, and such rights, powers and authority shall remain in full force and effect

thereafter until such time as the real estate closing transaction is completed, all documents signed and recorded or until this power of attorney is cancelled in writing, whichever event shall first occur.

This power of attorney shall not be affected by my disability and the authority hereby conferred shall be exercisable notwithstanding my later disability or death.

Except as to persons having actual knowledge of a modification or termination of this power of attorney, the recordation of this instrument or a copy hereof, in any land records or other appropriate records shall be conclusive as to the authority of the persons designated herein to perform the functions and exercise the powers herein granted as to any such act performed prior to the date a modification or revocation hereof shall have been filed for record in the appropriate records in the county wherein the land or any part thereof is situated.

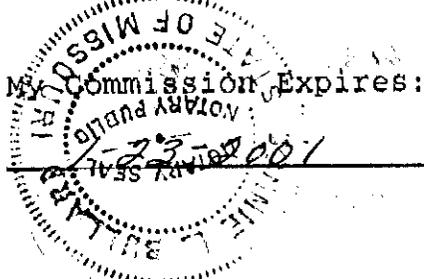
DATED THIS 10<sup>TH</sup> day of <sup>98</sup> ~~October~~ November, 1997.

*Joel M. Gallagher*  
JOEL M. GALLAGHER

STATE OF Missouri  
COUNTY OF Boone

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared JOEL M. GALLAGHER, to me known to be the person described in and who executed the foregoing instrument on his behalf.

WITNESS MY NOTARIAL SEAL this 10<sup>th</sup> day of November, 1997.



*Bonnie L. Bullard*  
Bonnie L. Bullard - Notary Public