

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, TIMOTHY M. BYRD of Hernando, Mississippi do hereby appoint my Wife, KRISTEN L. BYRD, of Hernando, 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.

WITNESS my signature this 4th day of December, 1997.

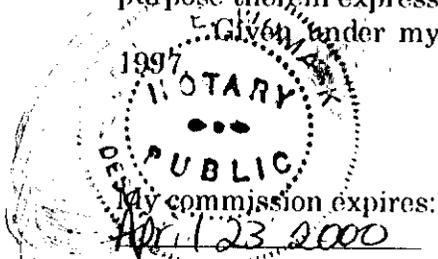
Timothy M. Byrd
TIMOTHY M. BYRD

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named TIMOTHY M. BYRD who being duly sworn acknowledged signing and executing 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 purpose therein expressed.

Given under my hand and official seal of office this the 4th day of December,

Jamie E. Hamack
Notary Public



STATE MS.-DESOTO 00.
FILED
DEC 8 4 25 PM '97

PREPARED BY:
Walker, Brown & Brown, P.A.
P.O. Box 276
2540 Highway 51 South
Hernando, MS 38632
(601) 429-5277/(901) 521-9292

BK 76 PG 237
W.E. DAVIS CH. CLK.