

BOOK 78 PAGE 138

Loan No: 0257-000-24797
Borrower: SCOTT T. MCEWEN AND WIFE, LINDA S. MCEWEN

STATE MS.-DE SOTO CO.
FILED

JUL 10 10 08 AM '98

LIMITED POWER OF ATTORNEY

BK 78 PG 138
W.E. DAVIS CH. CLK.

KNOW ALL MEN BY THESE PRESENTS, that I, W. JACK JOHNSON
VICE PRESIDENT _____, of NATIONAL BANK OF COMMERCE, MEMPHIS, TN
("Company"), acting on behalf of the Company, have made, constituted, and appointed and by these
presents do make, constitute, and appoint UNITED COMPANIES LENDING CORPORATION
("Assignee") as the Company's true and lawful agent and attorney-in-fact, for the Company and in the
Company's name, place, and stead to execute, endorse, acknowledge, and deliver such documents and to
take whatever action as such attorney-in-fact may deem necessary and appropriate for the purpose of
negotiating, assigning, and transferring from the Company to Assignee mortgage notes, mortgages, deeds
of trust, and other liens pertaining to or affecting the following described real property located in DE
SOTO County, MS:

SEE EXHIBIT "A" (LEGAL DESCRIPTION) ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

which has the address of 3775 IVANHOE, HORN LAKE, MS 38637. The Company hereby gives such
attorney-in-fact full power and authority to do and perform all and every act and thing whatever requisite
and necessary to be done in connection with the purpose stated herein as fully to all intents and purposes
as the Company might or could do, hereby ratifying and confirming on behalf of the Company whatever
such attorney-in-fact shall or may do by virtue hereof.

This Limited Power of Attorney shall remain in effect for the purpose stated herein until specifically
revoked in writing. In the event this Limited Power of Attorney is filed or recorded, such written revocation
must be similarly filed or recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 24TH day of JUNE
1998, in the capacity stated herein.

NATIONAL BANK OF COMMERCE, MEMPHIS, TN

By:



W. JACK JOHNSON VICE PRESIDENT

(Typed Name and Title)

CORPORATE ACKNOWLEDGMENT

State of Tennessee §
County of Shelby §

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 24th day of June, 1998, within my jurisdiction, the within named W. Jack Johnson, who acknowledged that (s)he is Vice President of NATIONAL BANK OF COMMERCE, MEMPHIS, TN, A FEDERALLY CHARTERED COMMERCIAL BANK, and that for and on behalf of said entity, and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by said entity so to do.

Given under my hand and seal of office on this 24th day of June, 1998.

Rebekah Ottunst
Witness:

Dorothy Harrell
Notary Public

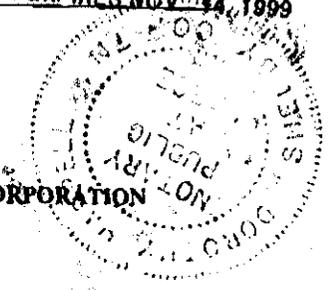
DOROTHY HARRELL
Typed Name

Witness:

Attest:

Seal

My commission expires NOV 14, 1999



Prepared by:
Robertson & Anschutz, P.C.
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Houston, Texas 77027-4207
(713) 871-9600

UNITED COMPANIES LENDING CORPORATION
4041 ESSEN LANE, 4TH FLOOR
BATON ROUGE, LA 70809

Return To:
HAL STANLEY
6075 POPLAR AVENUE
MEMPHIS, TN 38119