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STATE MS.-DESOTO CO.  
FILED

AUG 26 1 53 PM '98

CONDITIONAL  
POWER OF ATTORNEY  
GENERAL AND DURABLE  
(MISSISSIPPI)

BK 78 PG 571  
W.E. DAVIS CH. CLK.

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Know all men by these presents, that I, STEPHEN P. TILGHMAN, the undersigned principal, do hereby appoint my sister, Lucy Tilghman Short, 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, either jointly or severally, to wit:

1. General Powers.

- a. To exercise, do, or perform any act, right, power, duty or obligation whatsoever that I now have or may acquire the legal right, power or capacity to exercise, do or perform in connection with, arising out of 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,

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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, liquidated or unliquidated, and things of 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 procedures and writs in my name for the collection or recovery of any item or matter in which I have

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- 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, acquittances, 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 terms and conditions and under 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 structures 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

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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, or certificates of deposit in 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

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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 person 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 advisors, custodians or other persons in and about the performance of these presents as my attorney-in-fact shall think fit.
- l. 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 or trustee or in any other fiduciary capacity, so far as such power or duty is capable of validity being delegated.

n. 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, matters, 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.

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. This Instrument Construed To Be A Conditional, Durable General Power Of Attorney. This instrument is to be construed and interpreted as a conditional, durable general power of attorney. The enumeration of specific items, acts, right 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.

5. Effective Date Of Power Of Attorney. This power of attorney is conditional upon the occurrence of my being unable, either by physical or mental incapacity, to reasonably manage my affairs. Hence, this power of attorney shall become effective upon the filing of this instrument of record in the Chancery Clerk's Office of DeSoto County, Mississippi, accompanied by an affidavit of one (1) physician duly licensed in the State of Mississippi or the State of Tennessee to practice medicine, stating that upon personal examination, he is of the opinion that I am unable to reasonably manage my affairs because of (and state the reasons therefor). My subsequent ability to manage my affairs shall not invalidate or void this power of attorney once properly effected as above.

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. The power is exercisable notwithstanding the lapse of time since the execution of this instrument.

7. Subsequent Mental Or Physical Debility. This general power of attorney shall not be affected by any

subsequent mental or physical debility, or incapacity of the principal. It shall remain in full force and effect and shall not be revoked by operation of law, all pursuant to Section 87-3-1, Mississippi Code of 1972, or Section 34-6-101 et seq., Tennessee Code Annotated. All acts done by an attorney-in-fact pursuant to a durable power of attorney during any period of disability or incapacity of the principal have the same effect and inure to the benefit of and bind the principal and his successors in interest as if the principal were competent and not disabled.

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.

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's fees which my attorney-in-fact at any time may sustain or incur in connection with carrying out the authority granted in this power.

13. In the event that my sister, Lucy Tilghman Short, does not serve as my attorney-in-fact under this power of attorney, I hereby appoint my niece, Earline Thyot, as my contingent attorney-in-fact, under the same conditions as my attorney-in-fact first named.

14. The following is a specimen of the handwriting and form of signature to be used by my attorney-in-fact authorized in the foregoing instrument:

STEPHEN P. TILGHMAN

By Lucy Tilghman Short  
ATTORNEY-IN-FACT

By Earline Thyot  
CONTINGENT ATTORNEY-IN-FACT

15. Dated this 29th day of December, 1995.

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Signature of Principal: *Stephen P. Tilghman*  
STEPHEN P. TILGHMAN

Social Security No. 425-36-7003

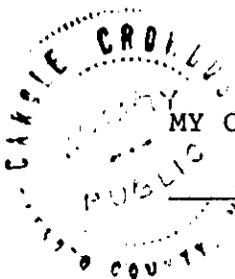
Address of Principal: 13956 Fairview Road  
Byhalia, Mississippi 38611

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, duly commissioned and qualified, STEPHEN P. TILGHMAN, to me known to be the person described in and who executed the foregoing instrument, and who acknowledged that he executed and delivered the same as his free act and deed, and for the purposes therein contained.

WITNESS my hand and seal of office this the 29th day of December, 1995.

*Carole Saunders*  
NOTARY PUBLIC



MY COMMISSION EXPIRES:  
7/14/98

PREPARED BY AND RETURN TO:

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ATTORNEY AT LAW  
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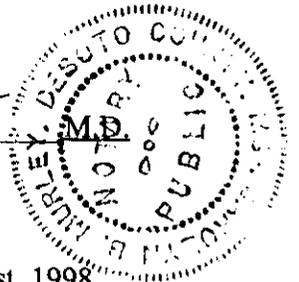
State of Tennessee  
County of Shelby

AFFIDAVIT

I, *Ray Esten*, M.D., being duly licensed as a physician by the State of Tennessee, upon being duly sworn, do hereby state that:

1. I have personally examined Stephen P. Tilghman.
2. I am of the opinion that he is unable to reasonably manage his affairs because he is suffering from cancer of the brain.
3. WITNESS my signature this the 24<sup>th</sup> day of August, 1998.

*Ray Esten*  
PHYSICIAN



SWORN TO and subscribed before me this the 24<sup>th</sup> day of August, 1998.

COUNTY OF DESOTO, STATE OF MISSISSIPPI

*Carolyn L. Grunley*  
NOTARY PUBLIC

MY COMMISSION EXPIRES:

JUNE 16, 2002