

SPECIFIC POWER OF ATTORNEY

I, WILLIAM M. CARTER, do hereby nominate, constitute and appoint DEBORAH A. CARTER, my true, lawful Attorney-in-Fact for me and in my name, place and stead, solely to execute any and all documents or writings, including Settlement Statements, affidavits, etc., as may be necessary to consummate and close the sale of that certain real property and the improvements situated thereon located at 469 Pear Cove, Southaven, Mississippi 38671, as more particularly described as follows:

Lot 156, Section "C" Plum Point Villages Subdivision, situated in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 27, Pages 52-54, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

It is my intention by this Power of Attorney to fully invest DEBORAH A. CARTER with all powers and authority as my agent and Attorney-in-Fact necessary to act fully and completely in my place and stead with regard to the transactions contemplated hereby as if I was personally taking such actions. This Power of Attorney shall be binding upon me, my estate, and my personal representatives. This Power of Attorney shall not be affected by the subsequent disability or incompetence of the undersigned.

Any revocation of this Specific Power of Attorney must be recorded in the Land Records of DeSoto County, Mississippi.

Dated this the 27th day of JANUARY, 1999.

William M. Carter
WILLIAM M. CARTER

STATE OF Texas
COUNTY OF Dallas

This day personally appeared before me, the undersigned authority within and for the State and County aforesaid, WILLIAM M. CARTER, who acknowledged that he signed, executed and delivered the above and foregoing Specific Power of Attorney on the day and year therein mentioned as and for his voluntary act and deed.

I, under my hand and official seal on this the 27th day of January, 1999.



Jennifer Collier
NOTARY PUBLIC

STATE MS. - DESOTO CO.
FILE

My Commission Expires: 8-15-99
PREPARED BY AND RETURN TO:
HOLCOMB DUNBAR, P.A.
P. O. BOX 190
SOUTHAVEN, MISSISSIPPI 38671-0190
(601) 349-0664

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W.E. DAVIS, CH. CLK.

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