

P Book 84 Pg 371

SPECIFIC POWER OF ATTORNEY FOR THE PURCHASE OF REAL PROPERTY

KNOW ALL MEN BY THESE PRESENTS, that I, Janice L. Gaul of Massoudah, Illinois, have made, constituted and appointed and by these presents do make, constitute and appoint Frank A. Gaul my true and lawful attorney-in-fact for me and in my name, place and stead: TO PURCHASE THE PROPERTY LOCATED AT 7941 WHITEHALL SOUTHAVEN, MS A/K/A/ LOT 569 GREENBROOK SUBDIVISION AND TO EXECUTE ANY AND ALL NECESSARY DOCUMENTS AS HE SHALL THINK FIT, AND AS REQUIRED BY THE MORTGAGE LENDER TO CONSUMMATE THE TRANSACTION and to execute, acknowledge, and deliver for me and in my name as my act and deed, such deeds, agreements, and other instruments in writing of whatever kind and nature as may be necessary or proper in the premises.

It is my intention by this Power of Attorney to fully invest attorney-in-fact necessary to act fully and completely in my place and stead with regard to the transactions contemplated hereby as if I were personally taking such actions, with no liability on the part of any party to a closing of said property, hereby giving and granting unto my said attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises as fully to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney-in-fact may do. This Power of Attorney shall be binding upon me, my estate, and my

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BK 84 PG 371

P Book 84 Pg 372

personal representatives. This Power of Attorney shall not be affected by the subsequent disability or incompetence of the undersigned.

This power of attorney shall not be affected by the subsequent disability or incompetence of the principal. That this Power of Attorney shall remain in full force and effect until such time as terminated by me in writing.

IN WITNESS WHEREOF, I have subscribed my name hereto this the 3 day of February, 2000.

Janice L. Graul
JANINCE L. GRAUL

P Book 84 Pg 373

STATE OF Illinois

COUNTY OF St. Clair

This day personally appeared before me, the undersigned authority in and for said County and State the within named, Janice L. Graul who acknowledged that she signed and delivered the above and foregoing Power of Attorney as her free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 3rd day of February, 2000.

Kathleen A. Holdener
NOTARY PUBLIC

My Commission Expires:

5/13/01

"OFFICIAL SEAL"
KATHLEEN A. HOLDENER
Notary Public, State of Illinois
St. Clair County
My Commission Expires 05/13/01

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