

DURABLE POWER OF ATTORNEY

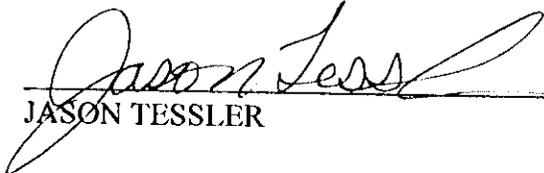
KNOW ALL MEN BY THESE PRESENTS:

THAT I, JASON TESSLER, do hereby make, constitute and appoint RONALD P. UNDERBERG, of Memphis, Shelby County, Tennessee, my true and lawful attorney in fact for me, and in my name, place and stead, to act on my behalf in closing the sale, of the property located at 5223 KoKo Reef, Hernando, Mississippi 38632, and to do any and all things necessary on my behalf to close said sale including, but not limited to, executing the HUD-1 Settlement Statement, Warranty Deed, Owner's Affidavit and any and all other documents or papers deemed necessary in the opinion of counsel, ALLEN C. DUNSTAN.

This Durable Power of Attorney shall be in full force and effect from the date of its execution and shall not be affected by my subsequent disability or incapacity.

GIVING AND GRANTING unto my said attorney in fact full power and authority to do and perform all and every act, deed, matter, and thing whatsoever that may be necessary or incidental to the performance and execution of the powers hereinabove expressly granted, as fully and effectually to all intents and purposes as I, myself, could do if I was present.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 7 day of February, 2000.

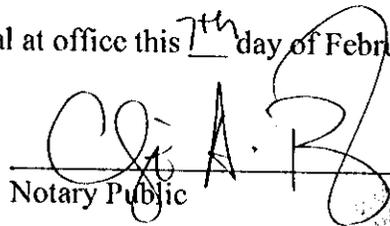


JASON TESSLER

STATE OF GEORGIA
COUNTY OF COBB

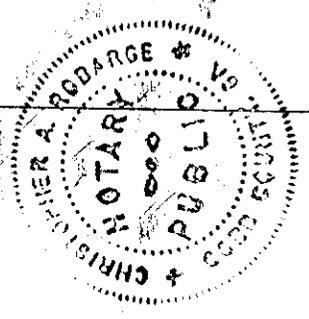
Personally appeared before me, a Notary Public in and for said State and County, JASON TESSLER, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained as his free act and deed.

WITNESS my hand and notarial seal at office this 7th day of February, 2000.



Notary Public

My commission expires: 5/1/02



THIS INSTRUMENT PREPARED BY ~~AND RETURN TO:~~
HARKAVY SHAINBERG KOSTEN KAPLAN & DUNSTAN, PC
Allen C. Dunstan
100 Peabody Place, Suite 1300
Memphis, Tennessee 38103

Return To: Wm. F. Wagan
P.O. Box 679
Hernando, MS 38632
(662) 429-9048

STATE MS.-DESOTO 00.
FILED

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BK 84 PG 632
W.F. DAVID CH. CLK.