

Prepared by and return to:
Sharon K. Anderson, Atty
46 Timber Creek Drive
Cordova, TN 38018

P Book 86 Pg 741

Prepared by and return to
**NOVICK, VELANDER, ANDERSON
AND BEARD**
46 TIMBER CREEK DRIVE
MEMPHIS, TENNESSEE 38018-4233
901-757-1600

SPECIFIC POWER OF ATTORNEY

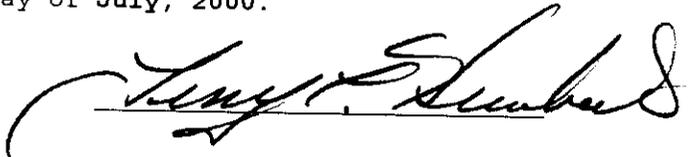
BE IT ACKNOWLEDGED, that I, **Terry L. Humbert of Johnston Island, USA Territory**, the undersigned, do hereby grant a limited and specific power of attorney to **Angela R. Humbert of Grants Pass, Oregon** as my attorney-in-fact.

Said attorney-in-fact shall have full power and authority to undertake and perform only the following acts on my behalf: **To sign any and all Mortgage or legal paper work to purchase the property located at: 4945 Graham Lake, Olive Branch, MS 38654.** The authority herein shall include such incidental acts as are reasonably required to carry out and perform the specific authorities granted herein.

My attorney-in-fact agrees to accept this appointment subject to its terms, and agrees to act and perform in said fiduciary capacity consistent with my best interest as my attorney-in-fact in its discretion deems advisable.

This power of attorney is effective upon execution. This power of attorney may be revoked by me at any time, and shall automatically be revoked upon my death, provided any person relying on this power of attorney shall have full rights to accept and rely upon the authority of my attorney-in-fact until in receipt of actual notice of revocation.

Signed under seal this 15th day of July, 2000.

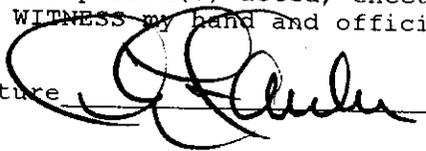


**Johnston Island
USA Territory**

On July 15, 2000 before me, Terry L. Humbert, personally appeared **David E. Faucher**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature



JUDGE DAVID E. FAUCHER
U.S. MAGISTRATE JOHNSTON ISLAND



STATE MS.-DESO TO CO.
FILED

SEP 20 2 19 PM '00

(Seal)

BK 86 PG 741
W.F. [unclear] CLK.