

STATE MS. - DE SOTO CO.

FEB 1 3 10 PM '01

BK 88 PG 370  
WE TK

3

A240-10  
R240-04

### LIMITED POWER OF ATTORNEY (With Durable Provision)

**NOTICE: THIS IS AN IMPORTANT DOCUMENT. BEFORE SIGNING THIS DOCUMENT, YOU SHOULD KNOW THESE IMPORTANT FACTS. THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON WHOM YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. YOU MAY SPECIFY THAT THESE POWERS WILL EXIST EVEN AFTER YOU BECOME DISABLED, INCAPACITATED OR INCOMPETENT. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER HEALTH CARE DECISIONS FOR YOU. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.**

TO ALL PERSONS, be it known, that I, JAMES JAY JUDKINS, of HORN LAKE, MISSISSIPPI, as Grantor, do hereby make and grant a limited and specific power of attorney to (my wife) Crystal Chiree Judkins, of Horn Lake, Mississippi and appoint and constitute said individual as my attorney-in-fact.

My named attorney-in-fact shall have full power and authority to undertake, commit and perform only the following acts on my behalf to the same extent as if I had done so personally; all with full power of substitution and revocation in the presence: (Describe specific authority) ANY LEGAL TRANSACTION - REAL ESTATE,

BUYING OR SELLING PROPERTY, LEASES, LOANS, CONTRACTS, RELEASES AND ANY OTHER MATTER SHE MAY NEED IN BEHALF OF MYSELF OR MY FAMILY.

The authority granted shall include such incidental acts as are reasonably required or necessary to carry out and perform the specific authorities and duties stated or contemplated 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 interests as my attorney-in-fact deems advisable, and I thereupon ratify all acts so carried out.

I agree to reimburse my attorney-in-fact all reasonable costs and expenses incurred in the fulfillment of the duties and responsibilities enumerated herein.

**Special durable provisions:**

This power of attorney shall not be affected by subsequent incapacity of the Grantor. This power of attorney may be revoked by the Grantor giving written notice of revocation to the attorney-in-fact, provided that any party relying in good faith upon this power of attorney shall be protected unless and until said party has either a) actual or constructive notice of revocation, or b) upon recording of said revocation in the public records where the Grantor resides.

**Other terms:**

Property Address: 7412 English Ivy West  
Olive Branch, MS 38654

See Exhibit "A" for legal description.



Signed under seal this Monday day of NOV. 6, 2000 (year).  
Signed in the presence of:

Witness Cindy Hunt  
[Signature]  
Witness

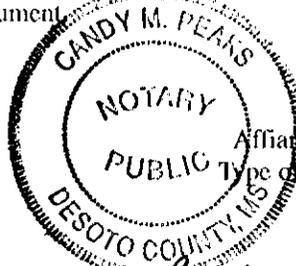
Grantor James J. [Signature]  
Attorney in Fact Crystal C. Judkins

Witness Cindy Hunt  
[Signature]  
Witness

State of MS  
County of DeSoto  
On Nov. 6 2000 before me, Candy M. Peaks  
appeared James Jay Judkins

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 Candy M. Peaks



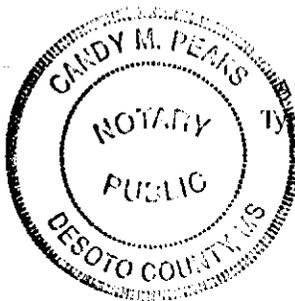
MY COMMISSION EXPIRES  
JULY 25, 2003

Affiant Known  Produced ID  
Type of ID Indl 79948039  
(seal)

State of MS  
County of DeSoto  
On Nov 6 2000 before me, Candy M. Peaks  
appeared Crystal C. Judkins

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 Candy M. Peaks



MY COMMISSION EXPIRES  
JULY 25, 2003

Affiant Known  Produced ID  
Type of ID MSdl 364664337  
(Seal)

Exhibit "A"

P Book 88 Pgn 372

Land situated in DeSoto County Mississippi to wit:

Lot 69, Section A, Ivy Trails Subdivision, as record in Plat Book 63, Page 26, Section 30, Township 1 South, Range 6 West, of record in the Chancery Clerk's Office of DeSoto County Mississippi.

Being the same property conveyed to grantor, Infinity Investment and Development Company, herein by Quit Claim Deed of record at Book Number 377, Page 62, dated July 31, 2000, filed August 3, 2000, in the DeSoto County Mississippi.

POA  
3