

SPECIAL POWER OF ATTORNEY

I, Billy W. Owens, residing at 507 M^c DANIEL,
Magnolia, TX., hereby appoint JANICE O. BARTON
of 10871 Holly Springs Rd, HERNANDO, as my
Attorney-in-Fact ("Agent").
STATE MS. - DE 507000.
FILED

If my Agent is unable to serve for any reason, I designate MAR 26 10 50 AM '02 of
_____, _____, as my
successor Agent.

I hereby revoke any and all general powers of attorney WILLIAM DAVIDSON GLK that have been signed by me.
However, the preceding sentence shall not have the effect of revoking any powers of attorney that
are directly related to my health care that previously have been signed by me.

My Agent shall have full power and authority to act on my behalf but only to the extent permitted
by this Special Power of Attorney. My Agent's powers shall include the power to:

1. Open, maintain, or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, and other similar accounts with financial institutions. This power shall include the authority to conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation, or political entity.

2. Sell or convey any interest of mine in real estate (whether currently owned or later acquired).

This power shall include the power to; (i) sell upon such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including deeds) that may be required to convey title to such property, and (iii) collect and receive the proceeds from any such sale.

3. Mortgage or encumber any interest of mine in real estate (whether currently owned or later acquired).

This power shall include the power to; (i) mortgage or encumber on such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including a mortgage or deed of trust), and (iii) take any other action that may be required to effect such mortgage or encumbrance.

4. Manage, insure, improve, repair, collect rents, execute leases, or take any other action that a landlord might take, with respect to any interest of mine in real estate (whether

Initials: BWO

currently owned or later acquired).

5. Sell or convey any tangible or intangible personal property that I might own (whether currently owned or later acquired).

This power shall include the power to; (i) sign contracts of sale and documents to transfer title (including bills of sale), and (ii) accept a security interest for any unpaid portion of the purchase price.

6. Obtain credit or borrow money as deemed appropriate by my Agent.

This power shall include the power to; (i) obtain credit upon such terms as my Agent may deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including notes, credit agreements, security agreements, and financing statements), and (iii) take any other action that may be required to complete the above transaction.

7. Manage, control, and operate the business known as:

This power shall include the power to; (i) make and carry out decisions regarding sales, purchases, employees, loans, and equipment, and (ii) take any action needed (at the discretion of my Agent) to operate the business. In addition, this power shall include the power to sell the business, dissolve it, or take any other action to conclude and close the business.

8. Prepare, sign, and file documents with any governmental body or agency, including, but not limited to, authorization to:

9. Act on my behalf with respect to the following matters:

- Selling land _____

10. Make gifts from my assets to members of my family and to such other persons or charitable organizations with whom I have an established pattern of giving. However, my Agent may not make gifts of my property to the Agent. I appoint

_____ of _____,
_____, _____, as my substitute Agent for the sole purpose of making gifts of my property to my Agent as appropriate.

11. Transfer any of my assets to the trustee of any revocable trust created by me, if such trust is in existence at the time of such transfer.

12. Disclaim any interest which might otherwise be transferred or distributed to me from any other person, estate, trust, or other entity, as may be appropriate.

I hereby grant to my Agent the full right, power, and authority to do every act, deed, and thing necessary or advisable to be done regarding the above powers, as fully as I could do if personally present and acting.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing: (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, and (iii) my Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney.

I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

My Agent shall be entitled to reasonable compensation for any services provided as my Agent. My Agent shall be entitled to reimbursement of all reasonable expenses incurred in connection with this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

Dated 3-4, 2002, at 11:30 AM Houston,
Tx.

Billy W. Owen

Debbie K. Owens
Witness Signature

Melissa Theiss
Witness Signature

STATE OF Texas, COUNTY OF Harris, ss:

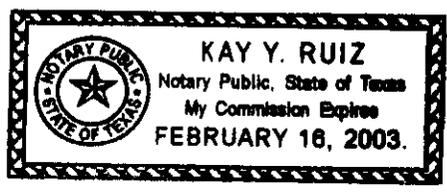
The foregoing instrument was acknowledged before me this 5th day of March, 2002 by KAY Y. RUIZ, Debbie K. Owens, and Melissa Theiss, who are personally known to me or who have produced Drivers License as identification.

Kay y. Ruiz
Signature of person taking acknowledgment

KAY Y. RUIZ
Name typed, printed or stamped

Notary - State of Texas
Title or rank

Serial number (if applicable)



This document was prepared by:

Name: Charles Barton - Century 21
Address: 2072 Ashley Cove
Olive Branch, Ms. 38654
na