

*Record 1st*

P BK 93 PG 531

PREPARED BY AND RETURN

First National Financial Title  
6685 Poplar Avenue, Ste 202  
Germantown, TN 38138  
901-737-1006

RETURN TO:

First National Financial  
Title Services, Inc.  
6685 Poplar Ave., Ste. 202  
Germantown, TN 38138

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, ANITA PACELLA, a legal resident of Desoto County, Mississippi, being of sound mind and anticipating that a Power of Attorney may be useful in the circumstances as hereinafter set forth, hereby make, constitute and appoint *Desoto of MS of* ALFRED FRAMPTON of *MS of* Shelby County, Tennessee as my Attorney-in-fact for the purpose of executing and participating in any and all instruments and agreements which may be necessary or required by CIT Mortgage Inc, as lender, concerning the refinance and placing of a first mortgage on a certain piece of real estate municipally known as 2548 WAVERLY DRIVE, HORN LAKE, MISSISSIPPI 38637 and being further described as follows:

See exhibit A attached hereto and made a part hereof.

The Title Company shall be First National Financial Title Services, Inc. The refinance loan amount shall be \$ 103,300.

I, ANITA PACELLA, anticipating to be out of town on business between the date stated below and the 3<sup>rd</sup> day of March, 2002, appoint ALFRED FRAMPTON to act in my stead during this time. This power of attorney expires by its terms at 12:00AM the 30<sup>th</sup> day of March, 2002.

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 in and about the refinancing of the aforescribed property as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being

STATE MS.-DESOTO CO.  
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in aid and exemplification of the full, complete and specific power herein granted; and hereby ratifying all that my said Attorney-in-fact shall lawfully do or cause to be done by virtue of these presents.

The rights, powers and authority of said Attorney-in-fact granted by this instrument which shall become effective upon the execution hereof and shall continue in effect until such time as I revoke this power, whether by act or by death, and shall not be affected by my subsequent disability or incapacity.

Dated this 28<sup>th</sup> day of Feb., 2002.

Anita Pacella  
ANITA PACELLA

STATE OF ~~TENNESSEE~~ <sup>Mississippi</sup>  
COUNTY OF ~~SHELBY~~ <sup>Desoto</sup>

On this 28 day of Feb., 2002, before me, a Notary Public in the state and county aforesaid, duly commissioned and qualified, personally appeared Anita Pacella, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he/she executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at the day and date first above written.

Lora Danielle Blann  
NOTARY PUBLIC

My Commission Expires:

MY COMMISSION EXPIRES:  
OCTOBER 29, 2005

