

SPECIFIC POWER OF ATTORNEY

I, DARLA R. MIRTH, do hereby nominate, constitute and appoint SCOTT R. MIRTH, my true, lawful Attorney-in-Fact for me and in my name, place and stead, solely to execute any and all documents or writings, including but not limited to the Promissory Note to COLDWELL BANKER MORTGAGE, as may be necessary to consummate and close the purchase and financing by DARLA R. MIRTH and SCOTT R. MIRTH of that certain real property and the improvements situated thereon located at 41 Cross Creek, Hernando, MS 38632, DeSoto County, Mississippi, as more particularly described as follows:

See Legal Description - Exhibit "A" attached hereto and made a part hereof as if copied herein verbatim.

It is my intention by this Power of Attorney to fully invest SCOTT R. MIRTH with all powers and authority as my agent and Attorney-in-Fact necessary to act fully and completely in my place and stead with regard to the transactions contemplated hereby as if I was personally taking such actions. This Power of Attorney shall be binding upon me, my estate, and my personal representatives. This Power of Attorney shall not be affected by the subsequent disability or incompetence of the undersigned.

Any revocation of this Specific Power of Attorney must be recorded in the Land Records of DeSoto County, Mississippi.

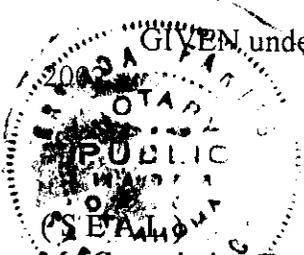
Dated this the 15th day of JULY, 2002.

Darla R. Mirth
DARLA R. MIRTH

STATE OF
COUNTY OF

This day personally appeared before me, the undersigned authority within and for the State and County aforesaid, DARLA R. MIRTH, who acknowledged that she signed, executed and delivered the above and foregoing Specific Power of Attorney on the day and year therein mentioned as and for her voluntary act and deed.

GIVEN under my hand and official seal on this the 15th day of July,



Brenda Lories
NOTARY PUBLIC

STATE MS. DESOTO CO.

JUL 19 4 24 PM '02

My Commission Expires: 08/04/04
My Commission # : 00012903

PREPARED BY AND RETURN TO:
HOLCOMB DUNBAR, P.A.

P. O. BOX 190
SOUTHAVEN, MISSISSIPPI 38671-0190
(601) 349-0664

BK 95 PG 55
W.E. DAVIS CH. CLK.

FILE #802337/jsm

EXHIBIT A
LEGAL DESCRIPTION

Lot 68, Section C, Cross Creek Subdivision, in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 64, Page 6, in the office of the Chancery Clerk of DeSoto County, Mississippi.