

Prepared By & Return To:  
The Lowrance Law Firm  
5100 Poplar, Suite 2200  
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Memphis, TN 38137  
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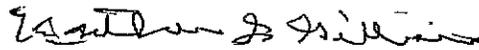
BOOK 0097 PAGE 0797 BK 1616 PG 0121

## SPECIFIC POWER OF ATTORNEY

KNOWN ALL MEN BY THESE PRESENTS, that I, KATHERINE J. GILLIAM, the undersigned, a resident of DeSoto County, Mississippi, do hereby make, constitute and appoint, CHARLES H. GILLIAM, a resident of DeSoto County, Mississippi, my true and lawful attorney-in-fact for me and in my name place and stead, and on my behalf, and for my use and benefit, to execute any documents in connection with the refinance of the real property located at 6520 Forest Grove Lane, Walls, MS 38680 and more particularly described in the attached Exhibit A and secured by a loan with Union Planters Mortgage in the approximate amount of \$97,340.00

The rights, powers, and authority of said attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date of execution of this Specific Power of Attorney, and such rights, powers and authority shall remain in full force and effect thereafter until I give notice in writing that such power is terminated or after December 31, 2002. In the event that I become physically or mentally disabled, such physical or mental disability shall not revoke this Specific Power of Attorney, which shall remain in full force until terminated.

Dated this 8th day of November, 2002.



KATHERINE J. GILLIAM

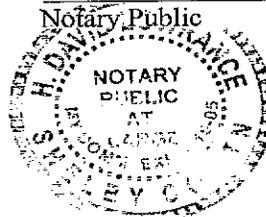
### STATE OF TENNESSEE COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared KATHERINE J. GILLIAM to me known to be the person described in and who executed the foregoing instrument and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office this 8th day of November, 2002.

My Commission Expires:

2/15/05



Prepared By:

The Lowrance Law Firm, P.C.  
5100 Poplar Avenue; Suite 2200  
Memphis, Tennessee 38137

STATE MS. - DESOTO CO.

MAR 11 11 19 AM '03

BK 97 PG 797  
W.E. DAVIS CH. CLK.

EXHIBIT A

Lot 189, Section A, Lake Forest Subdivision, located in Section 36, Township 1 South, Range 9 West, Desoto County, Mississippi, as recorded in Plat Book 12, Pages 1-4 in the office of the Chancery Clerk of Desoto County, Mississippi.

\*\*This instrument is being re-recorded to correct the SPOA and DOT recordings.

Initials:

Chs  
KJg