

Prepared by and return to:
The Lowrance Law Firm
5100 Poplar Ave. Suite 2200
Clark Tower
Memphis, TN 38137
(901) 761-1212

BOOK 0098 PAGE 0780

SPECIFIC POWER OF ATTORNEY

KNOWN ALL MEN BY THESE PRESENTS, that I, JANE M. BRAY, the undersigned, a resident of Shelby County, Tennessee, do hereby make, constitute and appoint, FRANK E. BRAY, a resident of Shelby County, Tennessee, my true and lawful attorney-in-fact for me and in my name place and stand, and on my behalf, and for my use and benefit, to execute any documents in connection with the refinancing of the real property located at 7871 Kirkwood Cove, Olive Branch, MS 38654 and more particularly described in Exhibit A, attached, and secured by a loan with Union Planters Mortgage in the approximate amount of \$252,000.

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 until June 30, 2003. 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 28 day of May, 2003.

Jane M. Bray
JANE M. BRAY

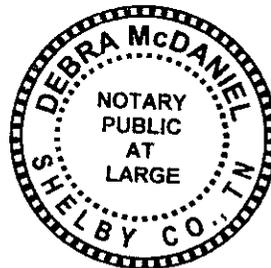
**STATE OF TENNESSEE
COUNTY OF SHELBY**

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared JANE M. BRAY 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 28th day of May, 2003.

Debra McDaniel
Notary Public

My Commission Expires:
AUG. 29, 2009



STATE MS.-DESOTO CO.
FILED

JUN 9 2 42 PM '03

Prepared By:

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5100 Poplar Avenue, Suite 2200
Memphis, Tennessee 38137

BK 98 PG 780
M.E. DAVIS CH. CLK.

EXHIBIT A

Part of Section 27, Township 1, Range 6 West:

Lot 8 of the resubdivision of Lots 8 & 9 of Phase 1, Section A, The Plantation Subdivision as recorded in the DeSoto County Chancery Clerk's Office, Plat Book 41, Page 19 and also property as described in Deed Book 268, Page 46 and being more particularly described as follows:

Beginning at the northeast corner of Lot 8, Phase 1, Section A, of The Plantation Subdivision as filed on record in the Office of the Chancery Clerk of Desoto County, Mississippi and run thence along a curve having the following characteristics: Radius=50.0 feet, delta=57 degrees 38'20", for a length of 50.30 feet; thence south 10 degrees 25'28" West 239.78 feet; thence north 57 degrees 21' 43' east 96.14 feet; thence north 53 degrees 13'37" east 21.35 feet; thence north 75 degrees 00'43" east 31.05 feet; thence north 57 degrees 41'35" east 101.84 feet; thence north 47 degrees 12'52" west 177.19 feet to the point of beginning. Being the same property conveyed by Deed of record in Book 280, Page 486 and re-recorded in Book 281, Page 179 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

F.B JB
Initials: _____