P BK 104 PG 476

DURABLE POWER OF ATTORNEY

Patsy Starrett Murrell, the "principal," of 690 Ranch RD Hernando,MS 38632, herewith appoints Roy D Starrett of 690 Ranch RD Hernando,MS 38632, as her attorney in fact, to act in the place and stead and with the same authority as Principal would have to do the following acts:

To conduct any and all business regarding my deposit accounts, loans, safe deposit box, or other banking business in regard to the First Tennessee Bank, of Southaven,MS 38671 and BancorpSouth Bank, of Hernando,MS 38632. This power shall specifically include, but is not limited to the right to deposit, withdraw, sign checks or drafts, make stop payment orders, and to conduct any banking transactions necessary or possible in regard to my banking relationship with the First Tennessee Bank and BancorpSouth Bank.

To execute a deed or other instrument of conveyance conveying my interest in the following real property:

home,buildings and 7 acres 690 Ranch RD Hernando,MS 38632

To act for me in the regard to the following:

all personal property and all personal matters

This power of attorney shall be in effect from 08/30/04 to 08/30/40 and shall not be revoked due to my incapacity, and will continue in effect should I ever become incapacitated. In the event of my incapacity, this power of attorney shall continue beyond 08/30/40 until such time as I am no longer incapacitated.

Patsy Starrett Murrell

Patsy Starrett Murrell, As Principal

STATE OF MS

COUNTY OF Desoto

Patsy Starrett Murrell personally appeared before me and acknowledged the execution of this power of attorney for the purposes set forth therein.

Dated: 9/1/04

Debra L. Hubbard

Notary Public

DEBRA L. HUBBARD NOTARY SEAL DeSOTO COUNTY, MS

MY COMMISSION EXPIRES:
JULY 13, 2007

STATE MS.-DESOTO CO.
FILED
SEP 1 3 55 PM '04
BK 104 PG 476
W. E. DAVIS CH. CLK.

P BK104 PG477

POWER OF ATTORNEY

Patsy Starrett Murrell, the "principal," of 690 Ranch RD Hernando,MS 38632, herewith appoints Roy D Starrett of 690 Ranch RD Hernando,MS 38632, as their attorney in fact, to act in the place and stead and with the same authority as Principal would have to do the following acts:

In the event of my incapacity, to act in my place regarding any and all health care decisions for me, including the type of treatment, location of treatment, and in addition, the right to refuse or decline life prolonging treatment and to direct that any care which I receive be solely to alleviate pain.

My attorney shall have the power of substitution.

This is a durable power of attorney and shall not terminate upon my incapacity.

Patsy Starrett Murrell
Patsy Starrett Murrell, As Principal

STATE OF MS

COUNTY OF DESOTO

Dated: 9/1/04

Debra L. Hubbard
Notary Public

DEBRA L. HUBBARD NOTARY SEAL DeSOTO COUNTY, MS

MY COMMISSION EXPIRES:
JULY 13, 2007

Prepared by: Patsy S. Murrell
690 Ranch Rd.
Hernando Ms. 38632
662-429-3248
901-489-9893