

P 104 PG 600  
STATE MS.-DESOTO CO.

SEP 9 12 26 PM '04

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BK 104 PG 600  
E. BAYLOR CH. CLK.

# SPECIFIC POWER OF ATTORNEY

[Space Above This Line For Recording Data]

Return To:

**TERESA M. BERNHARDT DBA  
BERNHARDT LAW FIRM  
6363 POPLAR AVE., S-405  
MEMPHIS, TN 38119**

File No. BC40851

Prepared By:

901-507-4530

Case #:

Escrow/Closer #:

Doc ID #:

KNOW ALL MEN BY THESE PRESENTS, that I,

GUTEMBERG F. VIANA

1861 POPLAR #4  
MEMPHIS, TN 38104

FHA/VA/CONV  
Specific Power of Attorney  
1U015-XX (05/01)(d)

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Initials: *GFV*



\* 23991 \*



\* 085150418000001U015 \*

herewith nominate, constitute and appoint

Teresa M. Bernhardt, Attorney

my true and lawful attorney-in-fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

LOT 337, Phase IV-A, Section "k", Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 55, Page 13, in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

Municipally known as: 2585 South Avalon Drive, Horn Lake, MS 38637

whose address is  
2585 S AVALON DR  
HORN LAKE, MS 38637-3147

and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

FHA/VA/CONV  
Specific Power of Attorney  
1U015-XX (05/01)

Initials: EFV

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I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan, including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

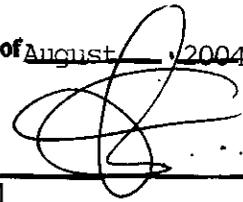
This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to FEBRUARY 13, 2005, shall be revoked.

FHAVA/CONV  
Specific Power of Attorney  
1U015-XX (05/01)

Initials G.F.V.

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Signed this \_\_\_\_\_ 25th day of August, 2004.



[Principal Signature]

**WARNING: THIS FORM MUST BE NOTARIZED**

FHAVA/CONV  
Specific Power of Attorney  
1U015-XX (05/01)

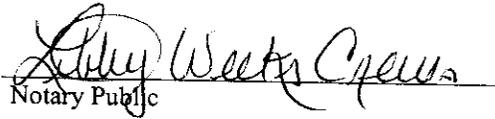
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STATE TENNESSEE  
COUNTY OF SHELBY

On this 25<sup>th</sup> day of August, 2004, before me, Teresa M. Bernhardt, the undersigned Notary Public, personally appeared GUTENBERG F. VIANA, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and who acknowledged that he/she executed the same as his/her/their free act and deed.

WITNESS my hand and Notarial Seal at office this 25<sup>th</sup> day of August, 2004.

My Commission Expires: 06/26/07

  
Notary Public

