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DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

THAT I, CHARLES R. GRISHAM, do hereby make, constitute and appoint JULIA I. GRISHAM my true and lawful attorney in fact for me, and in my name, place and stead, to act on my behalf in closing the purchase, and loan by UNION PLANTERS BANK, NATIONAL ASSOCIATION in connection therewith, of the property located at 13124 Oxbourne North, Olive Branch, Mississippi 38654, being more particularly described as follows:

Lot 56, Section B, Braybourne Subdivision, in Section 32, Township 1 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 64, pages 8-9, in the Office of the Chancery Clerk of DeSoto County, Mississippi;

and to do any and all things necessary on my behalf to close said purchase and loan including, but not limited to, executing the HUD-1 Settlement Statement, Deed of Trust Note, Deed of Trust and all Riders, and any and all other documents or papers deemed necessary in the opinion of counsel, ALLEN C. DUNSTAN.

This Durable Power of Attorney shall be in full force and effect from the date of its execution and shall not be affected by my subsequent disability or incapacity.

GIVING AND GRANTING unto my said attorney in fact full power and authority to do and perform all and every act, deed, matter, and thing whatsoever that may be necessary or incidental to the performance and execution of the powers hereinabove expressly granted, as fully and effectually to all intents and purposes as I, myself, could do if I was present.

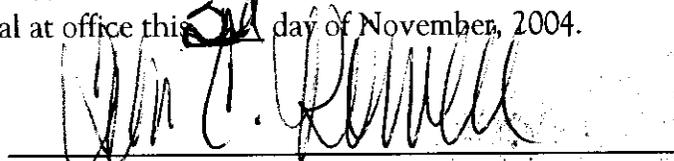
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 2nd day of November, 2004.


CHARLES R. GRISHAM

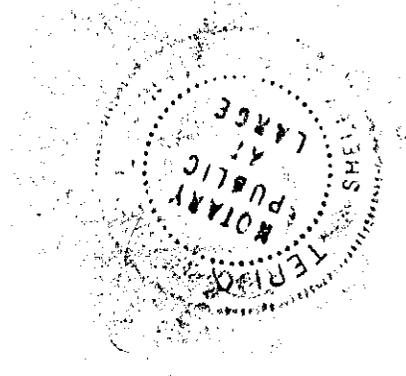
STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, a Notary Public in and for said State and County, CHARLES R. GRISHAM, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained as his free act and deed.

WITNESS my hand and notarial seal at office this 02nd day of November, 2004.


Notary Public

My commission expires: 11-14-04



THIS INSTRUMENT PREPARED BY AND RETURN TO:
ALLEN C. DUNSTAN
ARMSTRONG ALLEN, PLLC
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901/866-5333