

SPECIFIC POWER OF ATTORNEY

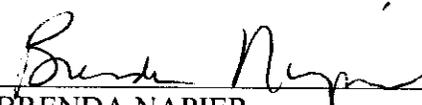
I, BRENDA NAPIER, do hereby nominate, constitute and appoint DAVID NAPIER, my true, lawful Attorney-in-Fact for me and in my name, place and stead, solely to execute any and all documents or writings, including but not limited to the Promissory Note to First Security Bank, as may be necessary to consummate and close the purchase and financing by David Napier and Brenda Napier of that certain real property and the improvements situated thereon located at 1788 S. Conerly Drive, Southaven, DeSoto County, Mississippi 38671, as more particularly described as follows:

Lot Eight Hundred Eighty Nine (889), Section C, Southaven Subdivision, in Section 23, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 2, Pages 19, 20, 21 and 22, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

It is my intention by this Power of Attorney to fully invest DAVID NAPIER with all powers and authority as my agent and Attorney-in-Fact necessary to act fully and completely in my place and stead with regard to the transactions contemplated hereby as if I was personally taking such actions. This Power of Attorney shall be binding upon me, my estate, and my personal representatives. This Power of Attorney shall not be affected by the subsequent disability or incompetence of the undersigned.

Any revocation of this Specific Power of Attorney must be recorded in the Land Records of DeSoto County, Mississippi.

Dated this the 22nd day of August, 2005.


BRENDA NAPIER

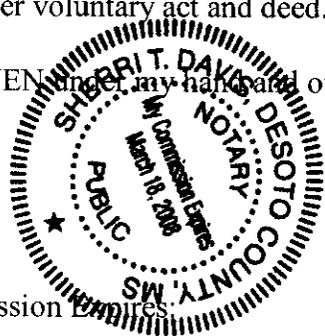
STATE OF MISSISSIPPI
COUNTY OF DESOTO

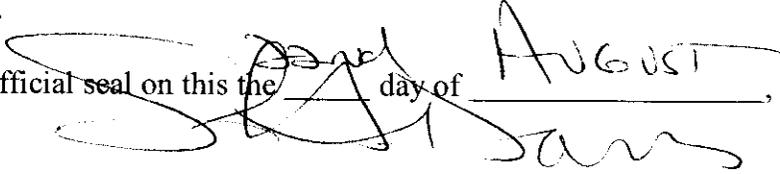
This day personally appeared before me, the undersigned authority within and for the State and County aforesaid, BRENDA NAPIER, who acknowledged that she signed, executed and delivered the above and foregoing Specific Power of Attorney on the day and year therein mentioned as and for her voluntary act and deed.

GIVEN under my hand and official seal on this the _____ day of _____, 2005.

(SEAL)

My Commission Expires _____




NOTARY PUBLIC

PREPARED BY AND RETURN TO:
First National Financial Title Services, Inc.
6880 Cobblestone Blvd., Suite 2
Southaven, MS 38672
(662) 892-6536

FILE #S13088