

^{Prepared by}
Charles Allen Law Firm

P.O. Box 2602

West Helena, AR 72390

Phone: N/A

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DESO TO COUNTY, MS
W.E. DAVIS, CH CLERK

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That I, BONNIE JEAN TERRELL, of Hernando, Mississippi, do make, constitute and appoint ANITA MORGAN as my true and lawful Attorney for me, and in my name, place and stead, from time to time, and at all times until this authority shall be revoked to perform the following acts on my behalf:

1. To make, sign and deliver checks and drafts drawn upon or made payable by, or at any banking institution, or drawn against my account with any banking institution, whether drawn to the individual order, or tendered in payment of individual obligations of the said Attorney, or otherwise, without inquiry as to the circumstances of their issue, or the disposition of their proceeds and whether or not my said account shall, at the actual time of making, or the full amount thereof, and to settle and adjust my accounts with said bank or banks.

2. To accept any and all drafts, bills of exchange or other orders for the payment of money at any time drawn upon me, making the same payable at said banking institution.

3. To endorse and deliver for deposit with, or collection by, the said banking institution or otherwise, any and all checks, drafts, promissory notes, certificates of deposit, or other orders, or instructions for the payment of money.

4. Demand, sue for, collect, recover and receive all goods, claims, debts, monies, interest and demands whatsoever now due or that may hereafter be due or belong to me and to make, execute and deliver receipts, releases or discharges thereunder.

5. To pay all sums of money at any time or times, that may hereafter be owing by me and/or by my agent-in-fact in her individual capacity by any bill of exchange, check, draft, note, trade acceptance or other instrument.

6. Sell any and all shares of stock, bonds or other securities, now or hereafter belonging to me and/or my agent-in-fact in her individual capacity and to make, execute and deliver an assignment or assignments of any such shares of stock, bonds or other securities.

7. To defend, settle, adjust, compound, submit to arbitration, and compromise all actions, suits, accounts, reckonings, claims and demands whatsoever that are now due or hereafter shall be pending between the undersigned and any person, firm or corporation in such manner and in all respects as my said attorney-in-fact shall think fit.

Anita Morgan
1034 Deer Creek Dr
Hernando 38632

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8. To hire accountants, attorneys-at-law, clerks, workmen or other; and to remove them and appoint others in their place, and to pay and allow the person to be so employed such salaries, wages or other remuneration as my attorney-in-fact shall deem wise and prudent.

9. To enter me in any hospital or other place or institution; to provide medical, surgical, nursing or other services that I may need; to provide for any transportation from, to or between such place or places as may be necessary; to purchase any and all such things as may be necessary and/or incidental to the welfare, health and comfort of me; to pay any and all expenses, claims, debts, and obligations that may be incurred in reference to the foregoing or otherwise; to execute such application forms, instruments or other papers as may be required by any hospital or other institutions.

10. My attorney-in-fact shall have the authority to reimburse herself for any and all expenses that she may incur in serving in any capacity under any of the terms and conditions of this Power of Attorney.

11. To sign income tax forms, federal and/or state, and to execute such other forms, applications, papers, documents, and instruments as my attorney-in-fact shall deem wise and prudent.

12. To sell and dispose of any and all personal and/or real property that I may own under such terms and conditions as she in her sole discretion shall deem wise and prudent.

13. To execute and deliver a promissory note and/or promissory notes and/or title retaining note and/or notes:

- (a) for obtaining loans from any banking or lending institution;
- (b) for the payment of any debts or obligations due and owing by me;
- (c) to refinance any indebtedness;
- (d) for the payment of any and all of my household and living expenses.

14. To secure the payment of any promissory note and/or notes by the execution and delivery of a Deed of Trust, mortgage or other security instrument on the property, real or personal, of mine.

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15. The terms and conditions of the notes and deeds of trust, mortgages, or other security instruments shall be as she in her sole and absolute discretion and judgment shall determine.

16. To buy and obtain insurance on me and/or my personal and/or real property.

17. My attorney-in-fact shall full authority to handle my Social Security Retirement, and the Social Security Administration is hereby authorized and directed to issue my Social Security Retirement Checks to my attorney-in-fact.

19. To acknowledge before a Notary Public or other officer any instrument which my attorney-in-fact may execute for me and deliver same.

20. This Power of Attorney shall be effective until it is revoked by an instrument executed and acknowledged in the same manner as this Power of Attorney and recorded in the Office of the Circuit Clerk, Desoto County, Mississippi.

21. It is my expressed purpose herein to give unto my attorney-in-fact full power to do and to perform each and every act whatsoever requisite and to be done in all things as fully as if I could do if personally present and I hereby ratify each and every act that he as attorney-in-fact shall do or cause to be done by virtue hereof.

22. To relinquish all curtesy, dower and homestead rights pursuant to Arkansas Law.

23. Any time I am temporarily or permanently unable to make health care decisions, my health care proxy shall be **ANITA MORGAN**. My health care proxy will be make all decisions about my personal care, my medical care, hospitalization, whether I shall receive medical treatment procedures, etc. such decisions shall be consistent with my wishes or if my wishes are unknown, this shall be consistent with my best interest.

24. That I, BONNIE JEAN TERRELL, do hereby revoke the unrecorded Power of Attorney executed by me to KATHY TERRELL, in 2002.

24. This instrument is to be construed and interpreted as a durable power of attorney in accordance with Ark. Stat. Ann. Sec. 28-68-203 in that this Power of Attorney shall not be affected by subsequent disability or incapacity on my part.

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IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 12th day of September, 2005.

Bonnie Jean Terrell
BONNIE JEAN TERRELL

ACKNOWLEDGMENT

STATE OF MISSISSIPPI
COUNTY OF DESOTO

On this day personally appeared before the undersigned, a Notary Public, within and for the County and State aforesaid, duly qualified, commissioned and acting, BONNIE JEAN TERRELL, to me well known as the person whose name appears in the foregoing Power of Attorney, and stated that she had executed the same for the consideration and purposes therein mentioned and set forth.

WITNESS my hand and official seal on this 12th day of September, 2005.

W. E. Davis Chancery Clerk
NOTARY PUBLIC
By: S. Patsich, D.C.

