

After recording return to:
Pulaski Mortgage Company
1240 Goodman Road Suite 1
Southaven MS 38671

PMC Loan No. 570523

o/o 662-349-7780

**REAL PROPERTY AND MANUFACTURED HOME
LIMITED POWER OF ATTORNEY**

(To execute or release title, mortgage or deed of trust, security filing, transfer of equity and insurance documents and proceeds)

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me", residing at:

4980 Sunny Grove Cove
Street Address

Hernando MS 38632 DeSoto
City State Zip County "Present Address"

I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"):

Used 1999 Clayton
New/Used Year Manufacturer's Name

Dream Home with Retreat C52002464TNAB 60x27
Model Name/Model No. Manufacturer's Serial No. Length/Width

permanently affixed to the real property located at 4980 Sunny Grove Cove, Hernando MS 38632 ("Property Address") and as more particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, PULASKI MORTGAGE COMPANY, ("Lender"), its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way which I could do, if I were personally present, with full power of substitution and delegation, (1) to complete, execute and deliver, in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to implement the terms and provisions of the Security Instrument dated October 7, 2005, executed by me in favor of Lender, (2) to complete, execute and deliver, in my name or in Lender's name, any and all forms, certificates assignments, designations, releases or other documentation as may be necessary or proper to make application for and obtain the certificate of title for the Manufactured Home and to have Lender (or its designee) designated as lien holder on the certificate of title for the Manufactured Home, (3) to complete, execute and deliver in my name

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or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to have the Manufactured Home treated as real estate for any and all purposes under state law, including but not limited to the surrender of any certificate of title, any election to treat the Manufactured Home as real estate for tax purposes or to meet any other requirements in order for the loans/financing secured by the Manufactured Home and the Real Property to be eligible for sale on the Federal National Mortgage Association ("Fannie Mae"), the Federal Home Loan Mortgage Association ("Freddie Mac") or any other secondary market purchaser, (4) to receive, complete, execute or endorse, and deliver in my name or Lender's name any and all claim forms, agreements, assignments, releases, checks, drafts or other instruments and vehicles for the payment of money, relating to any insurance covering the Manufactured Home, the indebtedness secured by the Manufactured Home or the Real Property, and (5) to complete, sign and file, without My signature, such financing and continuation statements, amendments, and supplements thereto, mortgages, deeds of trust and other documents, including releases of these items, which I may from time to time deem necessary to perfect, preserve and protect Lender's security interest in the Manufactured Home, the Property and any other property sold with it. I acknowledge that the time this Power of Attorney and my Security Instrument and any of the forms, certificates, designations, releases or other documentation are prepared the serial number of the manufactured housing unit may not be available or may be inaccurate. The manufactured housing unit may be a factory order in the process of being constructed. Immediately, upon Lender's receipt of the serial number, I understand and agree that the above items may be completed and/or corrected by Lender to properly disclose all the applicable home identification, including the serial number. I understand that I will be provided with a copy of any corrected agreement.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument. I have given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to induce Lender to make the financing available. It is coupled with an interest in the transaction and is irrevocable. This Limited Power of Attorney shall not be affected by my (our) subsequent incapacity, disability, or incompetence. I do further grant unto Lender full authority and power to do and perform any and all acts necessary or incident to the execution of the powers herein expressly granted, as fully as I might or could do if personally present.

TRACT I

Part of the Southwest Quarter of Section 28, Township 3 South, Range 9 West, DeSoto County, Mississippi and being more particularly described as follows, to-wit:

Commencing at a point commonly accepted as the northeast corner of said quarter section, said point being on the north line of the Long property; thence run North 88°52'21" West a distance of 675.88 feet along said Long north line to the northwest corner of said Long property; thence run South 00°00'42" East a distance of 2183.89 feet along said Long west line to a point; thence South 89°59'18" West a distance of 152.16 feet to the Point of Beginning; thence run South 00°00'42" East a distance of 448.86 feet to a point on the north right-of-way line of Cub Lake Road (80-feet wide); thence run North 88°28'31" West a distance of 127.48 feet along said north right-of-way line to the point of curvature of a curve to the right (D=88°24'37", R=25.00', LC=34.86'); thence run northeasterly along said curve a distance of 38.58 feet to the point of tangency of said curve; thence run North 00°03'54" West a distance of 420.48 feet to a point; thence run North 89°59'18" East a distance of 152.16 feet to the Point of Beginning and containing 1.55, more or less, acres.

TRACT II

Part of the Southwest Quarter of Section 28, Township 3 South, Range 9 West, DeSoto County, Mississippi and being more particularly described as follows, to wit:

Commencing at a point commonly accepted as the Northeast corner of said quarter section said point being on the North line of the Long property; thence run North 88 degrees 52' 21" West a distance of 675.88 feet along said Long north line to the Northwest corner of said Long property; thence run South 00 degrees 00' 42" East a distance of 2183.89 feet along said Long West line to the Point of Beginning; thence continue South 00 degrees 00' 42" East a distance of 452.94 feet along said Long West line to the Southwest corner of said property, said point being on the North right-of-way line of Cub Lake Road (80-feet wide); thence run North 88 degrees 28' 31" West 152.21 feet along said North right-of-way line to a point; thence run North 00 degrees 00' 42" West a distance of 448.86 feet to a point; thence run North 89 degrees 59' 18" East a distance of 152.16 feet to the POINT OF BEGINNING and containing 1.58, more or less, acres.

INDEXING INSTRUCTIONS: Both tracts located in the SW ¼ of Section 28, Township 3 South, Range 9 West, DeSoto County, Mississippi.