

Prepared by/Return to:
Sparkman-Zummach, P.C.
Attorneys at Law
Post Office Box 266
Southaven, MS 38671-0266
(662) 349-6900

051136

LIMITED POWER OF ATTORNEY

I, Edricke L. Peyton, have made, constituted, and appointed and by these presents do make, constitute and appoint Kara Peyton as my lawful agent and attorney-in-fact with full power from time to time in my name, place and stead;

To execute and deliver a promissory note or loan agreement ("Note") in the original principal amount of \$257,594.00 under such conditions as she shall determine fit, to execute and deliver a Deed of Trust to secure the Note pertaining to the following described real property ("Property"), to wit:

Lot 45, Section "B", Lakes of Nicholas Subdivision, in Section 17, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 83, Pages 16-17 in the office of the Chancery Clerk of DeSoto County, Mississippi

and to execute and deliver any and all documents necessary and required by the lender in connection with the closing of the above-described loan.

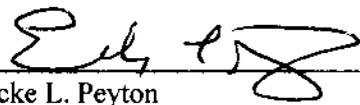
I further grant and give my Attorney-in-fact full authority and power to do and perform any and all other acts necessary or incident to the performance and execution of the powers I have expressly granted, with power to do and perform all acts authorized hereby, as fully to all intents and purposes as I might or could do if personally present.

I hereby ratify and confirm all acts whatsoever that my Attorney-in Fact, as my agent, shall or may do by virtue of the Power of Attorney.

I hereby agree and represent to those persons dealing with my Attorney-in-Fact that this Power of Attorney will not terminate upon my subsequent disability or incompetence and may be voluntarily revoked only by a written instrument of revocation filed for record in the recording office of the County in which the property is located.

This Specific Power of Attorney is to expire on the 15th day of February, 2006.

SIGNED this the 25 day of January, 2006.



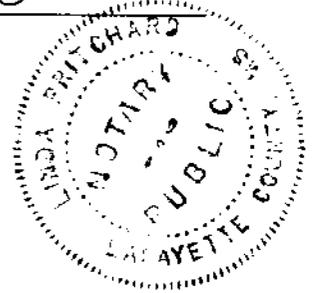
Edricke L. Peyton

Rich

State of Mississippi
County of _____

25 Personally appeared before me, the undersigned authority in and for the said county and state, on this day of January, 2006, within my jurisdiction, the within named Edricke L. Peyton, who acknowledged that he executed the above and foregoing instrument.

Linda Pritchard
Notary Public



My commission expires:

July 2006