

Prepared By/Return To:
Realty Title & Escrow Co.
7700 Poplar Ave., Suite 200
Germantown, TN 38138
File No: 05030180

901-269-3282

**SPECIAL POWER OF ATTORNEY
TO SELL OR MORTGAGE REAL ESTATE**

RE: Property Address: 3257 Bridgemoore Drive, Nesbit, Mississippi 38651
Fixed Rate Purchase; Loan Amount \$275,000.00 for 15 years @ 5.50% rate

KNOW ALL MEN BY THESE PRESENTS:

That I, JAMES R. FENNEMA, have made, constituted, and appointed, and by these presents do make, constitute and appoint SEAN COLLINS, my true and lawful attorney, for me and in my name, place, and stead, to bargain, sell, mortgage, grant and convey to such person or persons, and for such sum or sums of money or other consideration or considerations as my said attorney in fact shall deem most for my advantage and profit, all that certain tract or parcel of land, lying and being known as the street address referenced above, and more particularly described as follows:

Lot 21, First Revision, Stonebridge Subdivision, located in Section 22, Township 2 South, Range 7 West, as shown by plat of record in Plat Book 86, Page 40, in the Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete description;

to make all necessary notes, deeds, mortgages, deeds of trust, instruments and conveyances thereof, with such covenants, warranties, and assurances as my said attorney in fact shall deem expedient; to sign, seal, acknowledge, and deliver the same and any other documents necessary to effectuate the sale of said real property, including but not limited to settlement statements, title insurance forms, and mortgage lender required forms; to accept and receive the sum or sums of money or other consideration or considerations which shall be coming to me on account of said sale or mortgage and to do, execute, and perform all and every other act or acts, thing or things in law needful and necessary to be done in and about the premises, as fully, largely, and amply, to all intents and purposes, as I myself might or could do if acting personally. And I hereby ratify and confirm all lawful acts done by my said attorney by virtue hereof.

All rights, powers, and authority of my attorney in fact granted herein shall commence and be in full force and effect on the date of execution hereof, and such rights, powers and authority shall remain in full force and effect thereafter until sixty (60) days from the date of execution hereof.

This power of attorney shall not be affected by my subsequent mental or physical disability or incapacity, or my subsequent death without my attorney in fact knowing. It is specifically executed with the intent that should I become physically or mentally disabled or incapacitated, or should I die without my attorney in fact knowing, this power of attorney shall remain in full force and effect and not be affected thereby, all in accordance with the provisions of Tennessee Code Annotated Subsections 34-6-101 through 34-6-107, the Uniform Durable Power of Attorney Act (Acts of 1983, ch.299), or such statutes as hereinafter amended or modified.

IN WITNESS WHEREOF, I have hereunto set my signature, on this 24th day of January, 2006.


JAMES R. FENNEMA

Realty ew

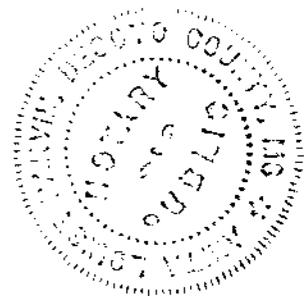
STATE OF Mississippi
COUNTY OF Desoto

Personally appeared before me, the undersigned Notary Public in and for said State and County, **JAMES R. FENNEMA**, the within named bargainor(s), whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person(s) executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this the 26th day of January, 2006.

Antoinette Harris
NOTARY PUBLIC

My Commission Expires: 2/3/2006



MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES FEB. 3, 2006
BONDED THRU STEGALL NOTARY SERVICE