

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, JACK ROWELL, SR., a resident of Desoto County, Mississippi, have made, constituted and appointed, and by these presents do make, constitute and appoint MILDRED ROWELL, of Desoto County, Mississippi, with the power and authority to act alone, as my true lawful attorney, for me and in my name, place and stead to ask, demand, sue for, collect and receive all sums of money, dividends, interest, payments on account of debts and legacies and all property now due or which may hereafter become due and owing to me, and give good and valid receipts and discharges for such payments; to sell, assign and transfer stocks and bonds and securities standing in my name or belonging to me; to buy and sell securities of all kinds in my name and for my account and at such prices as shall seem good to her; to sign, execute, acknowledge and deliver in my name all transfers and assignments of securities; to borrow money and to pledge securities for such loans if in the judgment of my attorney such action should be necessary; to consent in my name to reorganizations and mergers, and to the exchange of securities for new securities; to manage real property, to sell, convey and mortgage realty, to foreclose mortgages and to take title to property in my name if she thinks it proper, and to execute, acknowledge and deliver deeds of real property, mortgages, releases, satisfactions and other instruments relating to realty which she considers necessary; to place and effect insurance; to do business with banks, and particularly to endorse all checks and drafts made payable to my order and collect the proceeds; to sign in my name checks on all accounts standing in my name, and to withdraw funds from said accounts, to open accounts in my name or in her name as my attorney-in-fact; to make such payments and expenditures as may be necessary in connection with any of the foregoing matters or with the administration of my affairs; to retain counsel and attorneys on my behalf to appear for me in all actions and proceedings to which I may be party in the courts of Mississippi or any other state in the United States, or in any other jurisdiction, domestic or foreign, to commence actions and proceedings in my name if necessary, to sign and verify in my name all complaints, petitions, answers and other pleadings of every description; to make and verify income tax returns, and to represent me in all income tax matters before any office of the Internal Revenue Service, within the limitations of the applicable Revenue Rulings and procedures; to act on my behalf in regard to any medical care, hospitalization, rehabilitation, medication, medical procedures and medical release or consents that may be required or needed in the sole opinion of my attorney, hereby giving and granting to my said attorney full power and authority to do and perform all and every act and thing whatsoever necessary to be done in the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney may do pursuant to this power. It is my express intention that neither mental nor physical disability or incapacity shall in any manner revoke, in whole or in part, this power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 26 day of July, 1996.

Jack A. Rowell Sr.
JACK ROWELL, SR.

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 26 day of July, 1996, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared JACK ROWELL, SR., to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

Allen C. Dunstan
NOTARY PUBLIC

My Commission Expires: 2/27/2000

P 3/01/06 9:11:33
BK 112 PG 776
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

G:\USERS\LYNDA\WILLS\ROWELL\J. POA

*Prepared by
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Returns to:
Jack Rowell
148 Forked Cr Pk
Hdo 38632