

DURABLE POWER OF ATTORNEY

STATE OF MISSISSIPPI

COUNTY OF DESOTO

I, MARGARET PHILLIPS LLOYD of Southaven, Mississippi, hereby appoint EMILY L. DENNING of Southaven, Mississippi, my attorney in fact for me, and in my name, place and stead, and for my use and benefit, to exercise or perform any act, power, duty, right or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal property, tangible or intangible, rights thereof, or any matter whatsoever.

This Durable Power of Attorney shall not be affected by my disability. The Power conferred on my attorney in fact by this instrument shall be exercisable from the date shown hereon, notwithstanding a later disability or incapacity on my part.

All acts done by my attorney in fact pursuant to the power conferred during any period of my disability or incompetence shall have the same effect and inure to the benefit of and bind me or my heirs, devisees, and personal representatives, as if I were competent and not disabled.

This Durable Power of Attorney executed on this the 21st day of September, 2006.

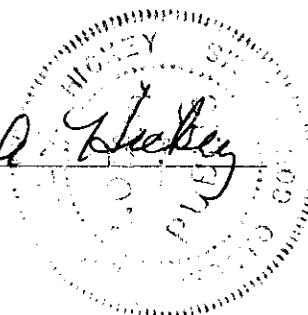
Margaret Phillips Lloyd
MARGARET PHILLIPS LLOYD

Emily L. Denning
1224 Jewel Dr.
Southaven 38671

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 21st day of September, 2006, within my jurisdiction, the within named MARGARET PHILLIPS LLOYD, who acknowledged that she executed the above and foregoing instrument.


Notary Public



My Commission Expires:
11/30/06

This instrument prepared by:
Eric L. Sappenfield,
Attorney at Law
6858 Swinnea Road
5 Rutland Place
Southaven, MS 38671
662-349-3436

lloydpoa