

Limited Real Estate Power of Attorney

I Amy S. Willing do hereby certify that I and my husband Christopher J. Willing are refinancing the mortgage on our property located at:

And 6894 Bear Cove South

Olive Branch, MS 38654

And I, hereby authorize my husband, Christopher J. Willing, to act on my behalf at the closing of the above real estate loan

and to sign any and all necessary documents at said closing on my behalf.

Amy S. Willing

Amy S. Willing

State of Mississippi

County of Desoto

Sworn to and subscribed before me, a Notary Public, for the State of Mississippi County of Desoto

This 18th day of October 2006

Ron Winkler

Ron Winkler



Notary Public

My Commission Expires: The 9th day of September, 2009

Southworth