

12/27/06 10:02:08 p3
BK 117 PG 737 p2
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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After recording return to:
H. Mark Beanblossom, PC
1713 Kirby Parkway
Memphis, TN 38120

Prepared by:
H. Mark Beanblossom, PC
1713 Kirby Parkway
Memphis, TN 38120
901-758-0500

SPECIFIC DURABLE POWER OF ATTORNEY

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, Rebecca Detar
whose address is 2330 High Oak Drive, Pittsburgh, PA 15220
appoint Daniel Detar
whose address is 2330 High Oak Drive, Pittsburgh, PA 15220
as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as:

Please see attached Exhibit "A" Legal Description

and has an address of 10603 Pecan View Drive, Olive Branch, MS 38654
Parcel ID: 1067262800005200

Beanblossom Ad

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2. AGENT'S AUTHORITY

(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

- Purchase the Property
- ~~Refinance to pay off existing liens on the Property~~
- ~~Construct a new dwelling on the Property~~
- ~~Improve, alter or repair the Property~~
- ~~Withdraw cash equity from the Property~~
- Establish a line of credit with the equity in the Property

3. SPECIAL INSTRUCTIONS

VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$ _____; (3) the amount of the loan to be secured by the Property is \$ _____; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

Ernest R. Kline 12/19/06
 Witness _____ Date _____
Vincent J. Bennett 12/19/06
 Witness _____ Date _____

Rebecca Detar 12/19/06
 Principal, Rebecca Detar _____ Date _____

ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF Pennsylvania

COUNTY OF Allegheny

Before me, on this day personally appeared Rebecca Detar
known to me (or proved to me on the oath of _____
or through PA Drivers License) to be the person whose name is
subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and
consideration therein expressed.

My Commission Expires: October 5, 2007 Suzan Ann Bogden
Notary Public

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Suzan Ann Bogden, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Oct. 5, 2007
Member, Pennsylvania Association Of Notaries

Exhibit "A"
Legal Description

Lot 52, Section B, Pecan Ridge Subdivision, situated in Section 26, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat of record in Plat Book 82, Pages 48-49, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

(10603 PECAN VIEW RIDGE.PFD/20061044/7)