

P 5/02/07 10:49:45  
BK 119 PG 729  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

This Instrument Prepared by and Return To:  
EDCO Title & Closing Services, Inc.  
6510 Stage Road, Suite 1  
Bartlett, TN 38134  
File #07-0212RH

901-382-0470 **SPECIFIC DURABLE POWER OF ATTORNEY**

Know all men by these presents, that I, RICHARD F. GIBBS II AND KAREN L. GIBBS, a resident of BREVARD County, State of FLORIDA, the undersigned, do hereby make, constitute and appoint CRAIG MARTIN, a resident of Shelby County, State of Tennessee as my true and lawful attorney-in-fact, for me and my name, place and stead, and on my behalf, and for my use and benefit:

To sign on behalf of me any and all documents effecting the real property municipally numbered and known as 2185 HEMINGWAY DRIVE, CITY OF NESBIT, COUNTY OF DESOTO, STATE OF MISSISSIPPI 38651, being more particularly described as follows:

Lot 16, The Estates of Grove Meadows Subdivision, located in Section 21, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 82, Page 43-44, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Said documents are to include, but not be limited to, settlement sheets, Note, Deed of Trust, Warranty Deed, Owner's Affidavit, and/or any other documents required by the mortgage company, title company or closing agent with regards to the closing of the above improved real property.

The rights, powers and authority of said attorney-in-fact herein granted shall commence and be in full force and effect upon the date of execution of this Power of Attorney, and such rights, powers and authority shall remain in full force and effect thereafter until such time as the real estate closing transaction is completed, all documents signed and recorded or until this power of attorney is cancelled in writing, whichever event shall first occur.

This power of attorney shall not be affected by our disability and the authority hereby conferred shall be exercisable notwithstanding our later disability or incapacity or uncertainty as to whether or not we are dead or alive.

Except as to persons having actual knowledge of a modification or termination of this power of attorney, the recordation of this instrument or a copy hereof, in any land records or other appropriate records shall be conclusive as to the authority of the person designated herein to perform the functions and exercise the powers herein granted as to any such act performed prior to the date a modification or revocation hereof shall have been filed for record in the appropriate records in the county wherein the land or any part thereof is situated.

Dated this 26 day of March, 2007.

Richard F. Gibbs II  
RICHARD F. GIBBS II

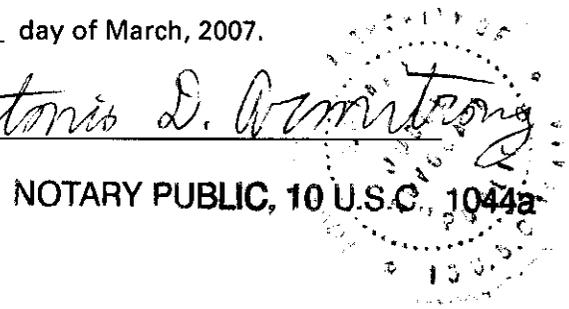
Karen L. Gibbs  
KAREN L. GIBBS

STATE OF Hawaii; COUNTY OF Honolulu

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared RICHARD F. GIBBS II AND KAREN L. GIBBS to me known (or proved to me on the basis of satisfactory evidence) to be the person described in and who executed the foregoing instrument and acknowledged that they executed the same for purposes therein contained and of their own free act and deed.

WITNESS my hand and Notarial Seal at office this 26<sup>th</sup> day of March, 2007.

My Commission Expires: N/A  
Antonios D. Armstrong  
Notary Public



Prepared Ed