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BK 120 PG 397
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

DURABLE POWER OF ATTORNEY

I, EARLY BRADFORD HAMNER, the undersigned, of DeSoto County, Mississippi, do hereby make, constitute, and appoint JUDY JONES, YVONNE DEWBERRY, and/or BARTLEE RICHARD WHITTEN each as my true and lawful Attorney in Fact for me and in my name, place, and stead, on my behalf, and for my use and benefit and grant to each of them a Durable Power of Attorney in accordance with the provisions set forth hereinbelow. This power of attorney shall become effective immediately upon the date I sign below, and shall not be affected by and shall survive my subsequent disability or incapacity. I intend for the authority conferred upon my Attorney in Fact to be exercisable by each of them notwithstanding any such incapacity. The afore-named individuals may act together or alone in the capacity as my Attorney in Fact.

1. Durable Power. The Durable Power of Attorney granted herein shall be an unlimited general power of attorney for all purposes whatsoever, without limitation or restriction whatsoever on the agency hereby created and the authority hereby granted. All acts done by the Attorney in Fact pursuant to this Durable Power of Attorney shall have the same effect and inure for my benefit and bind me and my successors in interest as if I personally performed said act. In addition, this Durable Power of Attorney shall not be affected by my subsequent disability or incapacity or by lapse of time.

2. Durable Power.

(a) Powers Granted. The Durable Power granted to my Attorney in Fact is intended to be an unlimited general power of attorney and shall include the full power and authority to do all acts, deeds, matters and things whatsoever in and about my property and affairs, of whatsoever nature and wheresoever situated, including, without limitation the following:

(i) The power 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, tangible or intangible, or matter whatsoever;

(ii) The power to request, ask, demand, sue for, recover, collect, receive, and hold and posses all such sums of money, debts, dues, commercial papers, checks, drafts, accounts, deposits, legacies, bequests, devices, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension and retirement benefits, insurance benefits and proceeds, any and all documents of title, choses in action, personal and real property, tangible and intangible property rights, and demands whatsoever, liquidated or unliquidated, as now are, or shall hereafter become, owned by, or due, owing, payable, or belonging to, me or in which I have or may hereafter acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute and deliver for me, on my behalf, in my name, all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same;

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(iii)The power to take any and all actions on my behalf as fully and effectively as if I were personally present with respect to the right to enter and remove the contents of any safe deposit box which I have at any financial institution, even if the Attorney in Fact is not an authorized signatory on the account;

(iv) The power to lease, purchase, sell, exchange, transfer and acquire, and to agree, bargain, and contract for the lease, purchase, sale, exchange, transfer and acquisition of, and to accept, take, receive, and posses any real or personal property whatsoever, tangible or intangible, or interest therein, on such terms and conditions, and under such covenants, as said Attorney in Fact shall deem proper;

(v) The power to maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens, mortgage, subject to deeds of trust, and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, for me, on my behalf, and in my name and under such terms and conditions, and under such covenants, as said Attorney in Fact shall deem proper;

(vi) The power to conduct, engage in, and transact any and all lawful business of whatever nature or kind for me, on my behalf, and in my name;

(vii) The power to create and manage any corporation, partnership (limited or general), limited liability company, trust or any other similar entity for the purposes of holding any business or personal or real property I may own;

(viii) The power to appoint a successor Attorney in Fact with any or all of the powers contained herein;

(ix) The power to make, receive, sign, endorse, execute, acknowledge, deliver and possess such applications, contracts, agreements, options, covenants, conveyances, deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warrants, commercial papers, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan or other institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

(x) The power to exercise any incidents of ownership that I might have on any life insurance policies, employee benefit plans or retirement account, provided that the power to change the beneficiary designations on any death benefits payable on account of my death from any life insurance policy, employee benefit plan, annuity or retirement account or otherwise, may only be exercised to make such benefits payable to my estate or to any trust which I have established;

(xi) The power to change, add or delete any right of tenancy by the entirety or joint tenancy with right of survivorship designation or pay on death designation on any property, real or personal, to which I hold title, alone or with others;

(xii) The power to receive from or disburse to any source whatever moneys through checking or savings or other accounts or otherwise, endorse, sign and issue checks, withdrawal receipts or any other instrument, and open or close any accounts in my name alone or jointly with any other person;

(xiii) The power to make, sign and file each income, gift, property or any other tax return or declaration required by the United States or any state, county, municipality or other legally constituted authority;

(xiv) The power to provide for my support and protection, including, without limitation, provision for food, lodging, housing, medical services, recreation and travel;

(xv) The power to contract for or employ agents, accountants, advisors, attorneys and others for services in connection with the performance of any powers herein;

(xvi) The power to borrow money for any of the purposes described herein, and secure such borrowings in such manner as the attorney in fact shall deem appropriate, and use any credit card held in my name for any of the purposes described herein;

(xvii) The power to do, take, and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that said Attorney in Fact, or her successor or successors, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

(b) Interpretation. This Durable Power is to be construed and interpreted as an unlimited general power of attorney covering all of my property and interests in property, real or personal, tangible or intangible, whether presently owned or hereafter acquired. The enumeration of specific items, rights, acts, or powers herein is not intended to limit or restrict the general powers herein granted to said Attorney in Fact.

(c) Commencement and Term of Powers. The rights, powers and authority of this Durable Power herein granted shall commence upon the date of execution hereof.

(d) Termination of Financial Durable Power. This Financial Durable Power shall remain in full force and effect until terminated in accordance with this Section 2.(d). Except as otherwise expressly provided herein, this Durable Power shall terminate upon the earlier of the following to occur:

(i) upon my execution of a written instrument clearly and specifically revoking this Durable Power, properly notarized, and delivered to the last known address of the Attorney in Fact; provided, however, that my Attorney in Fact may require, prior to recognizing any such revocation, an affidavit of one (1) physician, duly licensed within the state of which I am a resident, whom has been engaged in the practice of medicine for at least three years, which states that I am not incapacitated or disabled and that I am capable of managing my own estate and financial and personal affairs;

(ii) in the event my Attorney in Fact is my husband and in the event my husband and I obtain a divorce then upon the entry of a final decree of divorce;

(iii)upon my death.

My death or the revocation of this Durable Power (as described above) does not revoke or terminate the Durable Power established herein as to the Attorney in Fact or other person who, without actual (as opposed to constructive) knowledge of my death or the revocation of said Durable Power, acts in good faith under the power. Any action so taken, unless otherwise specifically invalid or unenforceable, binds my successors in interest.

3. No Guardian. By executing this instrument upon the advice of legal counsel, I have carefully and deliberately created the means and manner by which I desire that my person and property be cared for, managed and protected in the event I shall become unable to execute such responsibilities myself. Accordingly, it is my intention and my desire that I herewith express in the strongest possible terms that no guardian or conservator be appointed for me so long as there is an Attorney in Fact named in this instrument who is willing and able to act and serve under this instrument. In the event a court of competent jurisdiction must appoint a guardian or conservator for me, I hereby nominate the Attorney in Fact named in this instrument to act as such guardian or conservator for me. I request that any court of competent jurisdiction that receives and is asked to act upon a petition for the appointment of a guardian or conservator for me give the greatest possible weight to my intention and desires as expressed herein.

4. Effect of Subsequent Fiduciaries. If, following the execution of this Durable Power of Attorney, a court of my domicile appoints a conservator, guardian of my estate, or other fiduciary, such fiduciary shall not have the power to revoke or amend this Durable Power of Attorney nor to replace the Attorney in Fact herein designated, notwithstanding the provisions of the Uniform Durable Power of Attorney Act, Miss. Code Ann. §§ 87-3-101 through 87-3-113.

5. Recording. This document may be executed in a manner suitable for recording. In this regard, either the principal or the Attorney in Fact may record this document in the office of the Register of Deeds in the County wherein this document is executed or in any other County wherein it is used.

CERTIFICATION

I certify that I have read the provisions herein, that the provisions of this document have been explained to me to my satisfaction, that I understand such provisions and that such provisions state my wishes and desires under the circumstances described.

IN WITNESS WHEREOF, I have executed this Durable Power of Attorney on this 11th day of June, 2007.

E. B. Hamner

EARLY BRADFORD HAMNER

STATE OF TENNESSEE)
)
COUNTY OF SHELBY)

Personally appeared before me, the undersigned authority, a Notary Public, in and for the said county and state, on this 11th day of June, 2007, within my jurisdiction, the within named EARLY BRADFORD HAMNER, known to me (or proved to me based on satisfactory evidence) who acknowledged that she executed and delivered the above and foregoing instrument, for the purposes therein contained, on the day and date therein mentioned as her free and voluntary act and deed.

NOTARY PUBLIC

My Commission Expires:

My Commission Expires
August 3, 2008

JOHN J. COOK
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SHELBY

THIS INSTRUMENT PREPARED BY:
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