

Prepared by and Return to:
EDCO Title & Closing Services, Inc.
Hugh H. Armistead, Attorney
6515 Goodman Road, Suite 3
Olive Branch, MS 38654
07-0089OB
662-895-4844

P 6/19/07 10:34:24
BK 120 PG 466
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SPECIFIC AND DURABLE POWER OF ATTORNEY

Know all men by these presents, that I, Cynthia Byers, a resident of Houston, TX, the undersigned, do hereby make, constitute and appoint my husband, Lonnie Byers, 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 affecting the real property municipally numbered and known as **9237 Rosalie, City of Olive Branch, County of DeSoto, State of Mississippi**, being more particularly described as follows:

Lot 93, Phase I, Section A, The Plantation Subdivision, situated in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 36, at Page 33, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

1st- Terms of the loan: Type: Conventional, Interest Rate: 6.50%, Loan Amount: \$220,000. 2nd - HELOC, Interest Rate: 9.250, Loan Amount: \$55,000.00

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 revoked in writing, whichever event shall first occur.

This power of attorney shall not be affected by my disability and the authority hereby conferred shall be exercisable notwithstanding my later disability or incapacity or uncertainty as to whether or not I am 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 in the land records of DeSoto County, Mississippi, shall be conclusive as to the authority of the person designated herein to perform the functions and exercise the powers herein granted.

Dated, this 12th day of June, 2007.



CYNTHIA BYERS

Edco

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STATE OF TEXAS
COUNTY OF HARRIS

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **CYNTHIA BYERS**, 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 she executed the same for purposes therein contained and of her own free act and deed.

WITNESS my hand and Notarial Seal at office this 12th day of June, 2007.

Cristina Arcemont
Notary Public

My Commission Expires: 09/28/09



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