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This Instrument Prepared by and Return To:

Maiden and Bennett  
1155 Halle Park Circle  
Collierville, TN 38017  
901-861-4660

**POWER OF ATTORNEY**

*SS*  
*SB*  
P 11/26/07 8:23:13  
BK 123 PG 83  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF TENNESSE  
COUNTY OF SHELBY

Know all men by these presents, that I, Gail Hanna Massey, the undersigned, do hereby make, constitute and appoint Jeffrey L. Massey, as my true and lawful attorney in fact for me and in my name, place and stead, and on my behalf, for my use and benefit.

To sign on my behalf any and all documents affecting the Refinance of the real property located at 5825 Lee's Crossing, Olive Branch, Desoto County, MS, 38654, with the following legal description:

Lot 27, Section B, Country Village Subdivision, in Section 3, Township 2 South, Range 6 West, in the City of Olive Branch, DeSoto County, Mississippi, as shown on plat of record in Plat Book 23, Page 27, 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 and/or any other documents required by the mortgage lender, title company or closing attorney for the closing of the transaction involving the above referenced 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 properly or until this power of attorney is canceled 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 death.

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

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person(s) 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 the 12 day of November, 2007.

Gail Hanna Massey  
Gail Hanna Massey

STATE OF TENNESSEE  
COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared Gail Hanna Massey, to me known to be the person described in and who executed the foregoing instrument on her behalf as her free act and deed.

WITNESS MY NOTARIAL SEAL this the 13th day of November 2007.

Ruthie A. Swafford  
Notary Public

My Commission Expires:  
2-10-2010

