

**SPECIFIC POWER OF ATTORNEY**  
(REAL ESTATE PURCHASE MONEY TRANSACTION)

KNOW ALL MEN BY THESE PRESENTS,

That I, Charles Elder, Jr. have made, constituted, and appointed, and by these presents do make, constitute and appoint, Doris Lacy, my true and lawful attorney, for me and in my name, place and stead, to undertake and to do all acts necessary to complete the purchase and settlement on the property located at 6396 Carson Drive, Olive Branch, MS 38654, being more particularly described as, Lot 95 of Wedgewood Farms Subdivision with a purchase price of \$ 279,000.00 and to borrow money from Wells Fargo in connection with the purchase of and to be secured by the above described property upon such terms and conditions as my Attorney-In-Fact may deem proper, to which I agree to be bound.

My Attorney-in-Fact is hereby authorized to execute on my behalf a certain real estate contract wherein William & Tena Corbin agree to sell 6396 Carson Drive, Olive Branch, MS 38654 to me for a purchase price of \$279,000.00 and I further agree to be bound by any and all of the terms and conditions of said contract, as may be entered in to by my Power of Attorney in my place and stead, at her sole discretion.

Further, I do authorize my Attorney-in-Fact to do all acts necessary to acquire the above described property and to obtain the above described loan, including but not limited to the execution, acknowledgment, sealing, and delivery of all contracts, deeds, notes, deeds of trust, mortgages, settlement statements, Truth-In-Lending Act forms, Real Estate Settlement Procedures Act forms, any affidavits including but not limited to those relating to FNMA, FHLMC, private mortgage insurance, title insurance, or name, any forms required by the Veterans Administration including but not limited to VA forms, 1802, 1876, 1820, 1859, any forms required by the Federal Housing Administration, or the Department of Housing and Urban Development including but not limited to FHA for 92900, and any and all other documents or amendments thereto necessary to the purchase and encumbrance of such property as fully and largely as I might or could do if acting personally.

I hereby ratify, confirm, and declare that any act or thing lawfully done hereunder by my Attorney-In-Fact shall be binding on myself and my heirs, legal and personal representatives, and assigns, and absolve and hold harmless any and all persons, lenders, corporations, or others from acting in reliance thereon.

This power of attorney and authority shall not terminate upon my mental or physical disability, incompetence or incapacity.

Further, this power of attorney shall not terminate until written revocation of this power of attorney has been received by my above named Attorney-In-Fact.

Given under my hand and seal this the 8 day of December 2007

Charles Elder

Charles Elder

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*Austin*

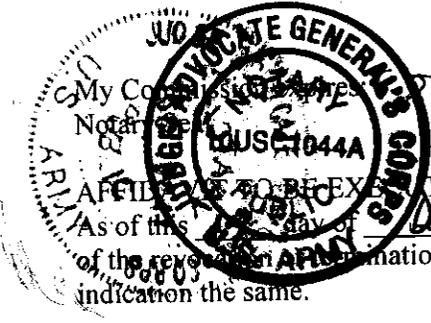
(Grantor)

STATE OF  
CITY / COUNTY

On this the 8<sup>th</sup> day of December 2007 before me, Michael J. LeClear (Notary)  
the undersigned officer, personally appeared Charles C. Elder Jr (Grantor) known to  
me or satisfactorily proved to be the person whose name is subscribed to the within instrument and  
acknowledged that he / she executed the same for the purposed therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Michael J. LeClear  
NOTARY PUBLIC



AFFIDAVIT TO BE EXECUTED BY THE ATTORNEY-IN-FACT AT SETTLEMENT:  
As of this 8<sup>th</sup> day of December 2007, I have not received actual knowledge or actual notice  
of the revocation of this power of attorney, by death, or otherwise, or notice of any facts  
indicating the same.

Robert J. Gray  
ATTORNEY-IN-FACT

Prepare By and Return to:  
Austin Law Firm, P.A.  
6928 Cobblestone Drive  
Suite 100  
Southaven, MS 38672  
662-890-7575

S12-07-0909