

3/04/08 9:46:27  
BK 124 PG 585  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Ad

**This Instrument Prepared by and Return To:**  
Bernhardt Law Firm  
6363 Poplar Avenue, Suite 405  
Memphis, TN 38119  
901-507-4530

**SPECIFIC DURABLE POWER OF ATTORNEY**

**STATE OF MINNESOTA**  
**COUNTY OF Dakota**

Know all men by these presents, that I, **Ronald D. Young**, a resident of **DeSoto County, Mississippi**, the undersigned, do hereby make, constitute and appoint my wife, **Carrie M. Young**, a resident of **DeSoto County, Mississippi**, 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 refinance of the real property municipally numbered and known as **1635 Craft Road, Hernando, Mississippi 38632**, being more particularly described as follows:

**SEE LEGAL DESCRIPTION "EXHIBIT A" ATTACHED HERETO AND MADE A PART HEREOF**

Said documents are to include, but not be limited to contract, Deeds of Trust, Notes, Affidavits, Guaranties, settlement sheets, Warranty Deeds, Owners' Affidavits and/or any other documents required by the mortgage lender, the title company or closing agent with regards to the closing of the above improved real property funded with a loan from **First Tennessee Bank**. Said closing is scheduled **on or before February 29, 2008**.

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 15 day of February, 2008.

Ronald D. Young  
**Ronald D. Young**

**State of Minnesota**  
**County of Dakota**

Before me, a Notary Public in and for said Country, duly commissioned and qualified, personally appeared Ronald D. Young, 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 he executed the same for purposes therein contained and of his own free act and deed.

WITNESS my hand and Notarial Seal at office this 15 day of February, 2008.

Chase Robert Callan  
Notary Public

My commission expires:  
Jan 31, 2012



EXHIBIT "A"

0063124143

Land situated in DeSoto County, Mississippi:

Situated in the Southwest Quarter of Section 8, Township 3 South, Range 6 West, DeSoto County, Mississippi, described as:

Commencing at the southwest corner of said Section 8; thence North 04 degrees 47 minutes 45 seconds West, a distance of 1968.38 feet to a point; thence South 67 degrees 01 minute 28 seconds East, a distance of 89.97 feet to a point, said point being the point of beginning; thence South 67 degrees 01 minute 28 seconds East, a distance of 420.00 feet to a point; thence North 10 degrees 54 minutes 16 seconds East, a distance of 170.00 feet to a found t-post on the South line of the property as described in WB 29, Page 396; thence North 66 degrees 30 minutes 32 seconds West, a distance of 393.14 feet to a found t-post; thence South 20 degrees 03 minutes 03 seconds West, a distance of 170.00 feet to a point, said point being the point of beginning.