

P 10/23/08 10:30:55 SS
BK 129 PG 59
DESOTO COUNTY, MS
W-E. DAVIS, CH CLERK



Prepared By/Return To:
Realty Title & Escrow Co.
6397 Goodman Road, Suite 112
Olive Branch, MS 38654
662-893-8077
RT File No. 08080408

**SPECIAL POWER OF ATTORNEY
TO MORTGAGE (REFINANCE) REAL ESTATE**

KNOW ALL MEN BY THESE PRESENTS:

That I, Garry H. Welch, have made, constituted, and appointed, and by these presents do make, constitute and appoint Tiffany Ross as my true and lawful attorney in fact, for me and in my name, place, and stead, to bargain, mortgage and refinance from such person or persons, and for such sum or sums of money or other consideration or considerations as my said attorney in fact shall deem most for my advantage and profit, the above-referenced property. Said property is known as:

9882 Cherokee Drive, Olive Branch, MS 38654

Said attorney in fact is authorized to sign all necessary documents, instruments and conveyances thereof, with such covenants, warranties, and assurances as my said attorney in fact shall deem expedient; to sign, seal, acknowledge, and deliver the same and any other documents necessary to effectuate the mortgage and refinance of said real property, including but not limited to settlement statements, title insurance forms, and mortgage lender required forms; to accept, tender, pay and receive the sum or sums of money or other consideration or considerations which shall be coming to or from me on account of said sale and to do, execute, and perform all and every other act or acts, thing or things in law needful and necessary to be done in and about the premises, as fully, largely, and amply, to all intents and purposes, as I might or could do if acting personally. And I hereby ratify and confirm all lawful acts done by my said attorney by virtue hereof.

All rights, powers, and authority of my attorney in fact granted herein shall commence and be in full force and effect on the date of execution hereof, and such rights, powers and authority shall remain in full force and effect thereafter until one (1) year from the date of execution hereof.

This power of attorney shall not be affected by my subsequent mental or physical disability or incapacity, or my subsequent death without my attorney in fact knowing. It is specifically executed with the intent that should I become physically or mentally disabled or incapacitated, or

should I die without my attorney in fact knowing, this power of attorney shall remain in full force and effect and not be affected thereby, all in accordance with the provisions of Mississippi law.

IN WITNESS WHEREOF, I have hereunto set my signature, on this 19th day of SEPTEMBER, 2008.

Garry H. Welch
Garry H. Welch

Tiffany Ross
Tiffany Ross (For Reference Only)

STATE OF MISSISSIPPI
COUNTY OF DESOTO

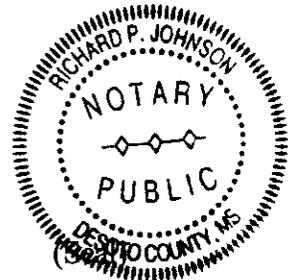
Personally appeared before me, the undersigned Notary Public in and for said State and County, Garry H. Welch, the within named individual(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person(s) executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this the 19th day of SEPTEMBER, 2008.

[Signature]
NOTARY PUBLIC

My Commission Expires:

8.17.09



Legal Description Exhibit

Lot 58, Section D, Holiday Hills Subdivision, situated in Section 34, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 27, Page 9 in the Chancery Clerk's Office of DeSoto County, Mississippi.

The borrower Tracy L. Welch was formerly known as Tracy Tacker prior to her marriage to Garry H. Welch.