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BK 129 PG 101
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

GENERAL DURABLE POWER OF ATTORNEY

I, **Robin Renee McCartney,** of Lake Cormorant, DeSoto County, Mississippi, intending to execute a power of attorney by which I, acting as principal (the "Principal"), designate another individual as my attorney-in-fact for all purposes, without limitation, do hereby make, designate, constitute, and appoint **Mary Lynn McCartney** as my true and lawful attorney-in-fact ("Attorney-in-Fact"), for me and in my name, place and stead. This Power of Attorney shall become effective immediately and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

ARTICLE I
Durability

I, acting as Principal, hereby provide that this General Durable Power of Attorney shall not be affected by my subsequent disability or incapacity, nor by the lapse of time. The authority conferred hereunder shall be exercisable by my said Attorney-in-Fact notwithstanding my subsequent disability or incapacity and notwithstanding the lapse of time. Any and all acts done by my said Attorney-in-Fact during any period during which I, the Principal, am disabled or incapacitated shall have the same effect and inure to the benefit of and bind me as the Principal and my distributees, donees, devisees, legatees and personal representatives as if I were competent and not disabled. This General Durable Power of Attorney shall be construed and interpreted to be a "Durable Power of Attorney" within the meaning of both Section 87-3-105 of the Mississippi Code Annotated (as now in effect and as amended from time to time) and Section 34-6-102 of the Tennessee Code Annotated (as now in effect and as amended from time to time).

ARTICLE II
Authorities Granted

I hereby grant unto my Attorney-in-Fact the following powers, rights and authorities, without limitation including but not limited to:

1. **Collection, Recovery of Assets, Etc.** To demand, institute legal proceedings for, collect, recover and receive all goods, claims, debts, moneys, interest and demands whatsoever now due, or that may hereafter be due to me, and to make, execute and deliver receipts, releases or other discharges therefor.

2. **Commercial Paper, Etc.** To make, execute, endorse, receive, accept and deliver any and all currency, drafts, notes and commercial paper and to sign and endorse checks and withdrawal requests on any bank accounts or savings accounts or certificates of deposit which I now possess or may acquire in the future.

Mary Lynn McCartney
8837 Nesbit Rd
Lake Cormorant, MS 38641

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3. **Open, Close and Maintain Financial Accounts.** To open, close and/or maintain accounts of any nature with any financial institution and to make withdrawals from or deposits to any bank, savings association, brokerage firm, insurance company or other depository in which there are funds on deposit to my credit or against which I may withdraw; and, in connection therewith, to execute and/or sign any checks, withdrawal orders, drafts or endorsements for me or on my behalf.

4. **Payment of Certain Debts.** To pay all sums of money that may hereafter be owing by me upon any check, draft, or note made, executed, endorsed, accepted and delivered by me, or for me, and in my name, by my said Attorney-in-Fact.

5. **Sale of Stock, Etc.** To cash, transfer, sell or exchange (in a public or private transaction) (and to grant options of any duration for transfers, sales, exchanges or other transactions) any and all shares of stock, options, bonds (including, without limitation, United States Savings Bonds), membership interests in limited liability companies, partnership interests (limited or general), other business interests or other securities now or hereafter belonging to me that may be issued by any association, trust, limited liability company, partnership (limited or general) or corporation, and to make, execute, endorse and deliver any assignment of any such shares of stocks, bonds, interests or other securities.

6. **Investments in Stock, Etc.** To purchase stocks, security options (including but not limited to calls, puts, straddles, spreads, strips, and straps) bonds, negotiable paper, membership interests in limited liability companies, partnership interests (limited or general) or other securities (whether over any recognized exchange or over-the-counter market and whether covered or uncovered) for my account.

7. **Government Securities.** To endorse and remit for payment, transfer or otherwise dispose of securities issued by the United States Department of the Treasury, including savings bonds, and to otherwise transfer or dispose of such Government securities owned by me.

8. **Legal Actions.** To defend, settle, adjust, arbitrate, and compromise all actions, suits, accounts, claims and demands whatsoever that are now or hereafter shall be pending between me and any person, or entity, in such manner and all respects as my Attorney-in-Fact shall think fit; to prosecute or defend any action to protect me, my property, or my Attorney-in-Fact in the performance of duties under this instrument; and pay, contest, or settle any claim by or against me or my Attorney-in-Fact arising out of the performance of duties under this instrument.

9. **Contractual Agreements, Etc.** To enter into, make, sign, execute and deliver, acknowledge and perform any contract, agreement, writing or thing that may in the opinion of my Attorney-in-Fact be necessary and proper in the conduct of my business and personal affairs.

10. **Employment of Agents and Employees.** To employ such brokers, banks, custodians, investment counsel, attorneys, accountants, and other agents and employees, and to

delegate to them such duties, rights, and powers as they may determine and for such periods as my Attorney-in-Fact deems necessary; and even if such persons are employed to advise or assist in the performance of duties under this instrument.

11. Safe Deposit Boxes. To enter into any lock box or safe deposit box leased and/or standing in my name alone or jointly with anyone else and to remove therefrom any part or all of the contents thereof.

12. Sale of Assets. To negotiate for the sale of, to sell, assign, transfer, convey, exchange, or to dispose of (in a public or private transaction) (and to grant options of any duration for sales, assignments, transfers, conveyances, exchanges, dispositions or other transactions) any of my property (real estate, personal or mixed, tangible or intangible, fixtures) to any person or person, for any price, in any manner whatsoever, on such terms and conditions as my Attorney-in-Fact may deem advisable in his or her sole and absolute discretion, which discretion shall not be subject to question, interference or judicial challenge by anyone whatsoever (hereinafter, "Absolute Discretion"); and for those purposes to execute and acknowledge any deed (whether fee simple or otherwise), lease, or other document with general covenants of warranty against all persons, or any other covenant, warranties or indemnifications whatsoever, as my Attorney-in-Fact may deem in his or her Absolute Discretion to be useful and/or expedient in effecting any such sale or other transaction.

13. Mortgages. To mortgage, pledge as security/collateral, hypothecate and in any and every way and manner deal with any of my real estate, personal property, choses in action and other property (real, personal or mixed, tangible or intangible, fixtures), on such terms and conditions as my Attorney-in-Fact may deem advisable in his or her Absolute Discretion; and to sign, execute, acknowledge and deliver any agreements, instruments, mortgages, security agreements, and deeds of trust as my Attorney-in-Fact may deem necessary or proper in his or her Absolute Discretion; and to give any warranties, representations and indemnifications that my Attorney-in-Fact may deem proper.

14. Lease of Real Estate, Etc. To lease, rent, or otherwise encumber for a period of months or years, any real estate, personal property, choses in action and other property in which I have any interest (in a public or private transaction), and to sign, seal, execute, acknowledge and deliver any agreements, leases, and contracts as may be necessary for such price and for such periods as my Attorney-in-Fact shall determine proper (even if such periods may extend beyond my lifetime, and despite the fact that this instrument could be revoked prior to the end of such period).

15. Loans. To borrow money and lend money on such terms, including but not limited to, interest rates, security, and loan duration, as my Attorney-in-Fact may deem advisable in his or her Absolute Discretion, and in so doing may make loans at interest rates below market levels to any person other than my Attorney-in-Fact; and to mortgage any property which I may own and to execute any and all necessary notes, loan agreements, mortgages, deeds of trust, security agreements, guaranties, or other documents necessary to obtain such loan and to grant my property as security for such borrowing and loans.

16. Gifts to Relatives, Etc. To make gifts (a) to any person related to me by blood or marriage, including my Attorney-in-Fact named herein, and (b) to the trustee of any trust having one or more beneficiaries who are persons related to me by blood or marriage, with such gifts to be made in such amounts, to such donees (but within the foregoing classes of donees) and at such times as my Attorney-in-Fact may determine in his or her Absolute Discretion, and to execute transfer tax returns in my behalf; all such gifts may be made outright, in trust, or to any legal guardian or custodian under any applicable Uniform Transfers (or Gifts) to Minors Act, as my Attorney-in-Fact may deem appropriate, even if my Attorney-in-Fact is the trustee, guardian, or custodian. Notwithstanding anything herein to the contrary, no gift may be made from my assets to my Attorney-in-Fact, except for that donee's health, education, support, or maintenance, determined without taking into account any other income and assets available to that donee. In addition, notwithstanding anything herein to the contrary, no gift may be made from my assets to the estate of my Attorney-in-Fact, to the creditors of my Attorney-in-Fact or to the creditors of the estate of my Attorney-in-Fact.

17. Charitable Gifts, Etc. In the Absolute Discretion of my Attorney-in-Fact, to make gifts on my behalf in such amounts and at such times as my Attorney-in-Fact may in his or her Absolute Discretion determine to one or more organizations which are exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code (as amended from time to time and the corresponding section of any future tax code) and pay my pledges or dues to such organizations.

18. Location of Assets. To move any of my property to any place, whether or not in the United States.

19. Insurance Policies. To apply for and acquire policies of insurance on my life, on any of my property, and against any liabilities or damages my Attorney-in-Fact may deem appropriate; pay premiums or other charges required to maintain such policies, and exercise any incidents of ownership over such policies (and any other policies now in effect), including, but not limited to, any right to change beneficiaries, transfer or assign the policy, cancel the policy, borrow against any cash values, or make any elections with respect to the policies.

20. Tax Matters. To represent me in all tax matters; to prepare, sign, and file federal, state, or local income, gift, other tax returns and forms of all kinds (including, without limitation, IRS Form 2848 - - Power of Attorney and Declaration of Representative, as now in effect or as amended from time to time), FICA returns, payroll tax returns, claims for refunds, requests for extensions of time, ruling requests, petitions to the Tax Court or other courts regarding tax matters, and any and all other tax related documents, including, without limitation, receipts, offers, waivers, consents (including, but not limited to, consents and agreements under Internal Revenue Code Section 2032A, as amended from time to time and the corresponding section of any future tax code)(the terms "Internal Revenue Code" and "Section" are defined below), closing agreements and any power of attorney form required by the Internal Revenue Service, the Mississippi State Tax Commission, or other taxing authority with respect to any tax period; to pay taxes due, collect funds, post bonds, receive confidential information, and contest

deficiencies determined by the Internal Revenue Service, the Mississippi State Tax Commission, or other taxing authorities; to exercise any elections I may have under federal, state or local tax law (including, without limitation, elections under Sections 179, 1361, 1362, and 754 of the Internal Revenue Code); and generally to represent me (and to employ legal and tax counsel to represent me, and to grant such counsel power of attorney to represent me) in all tax matters and proceedings of all kinds and for all periods before all offices and officers of the Internal Revenue Service, the Mississippi State Tax Commission, and any other taxing authority.

21. Business Investments. To represent me and my ownership in any business, whether a sole proprietorship, partnership (general or limited), limited liability company, corporation, trust or otherwise, including (without limitation) the power to vote in my name and stead and to give proxies therefor; to enjoy the same access to the books and records thereof as my ownership would entitle me; to make such exchange of stocks, bonds, membership interests, partnership interests, or other securities or evidences of participation as may be called for by plans of reorganization and in such event to receive either in my own name or in my Attorney-in-Fact's name the new certificate's or evidences of ownership; and to consent to the election by any corporation in which I own stock to be treated as an S corporation under Section 1361 of the Internal Revenue Code (as amended from time to time and the corresponding section of any future tax code), to consent to the revocation thereof, to withhold such consents, and to make or fail to make any other consents and elections permitted by any law whatsoever. I hereby waive any privileges I may have against disclosure of any confidential tax information to my Attorney-in-Fact (or his or her successor).

22. Retirement Plans. To exercise all rights, privileges, elections, and options I have with regard to any individual retirement account, pension, profit sharing, stock bonus, Keogh, or other retirement plan or other benefit or similar arrangement. Some of the rights and authorities granted hereunder shall include, but not be limited to, the right and authority to make withdrawals; to determine forms of payments on behalf of me or my beneficiaries; to designate beneficiaries, including, without limitation, contingent beneficiaries; to make, change, or alter investment decisions; to change custodians or trustees; to make or complete rollovers; to make direct "trustee-to-trustee" or similar type transfers of the assets, rights, or other benefits thereof; and to amend and/or terminate any such accounts, plans, benefits or other arrangements.

23. Motor Vehicles. To apply for or transfer any certificate of title on any motor vehicle and to represent that such vehicle is free and clear of all liens and encumbrances not otherwise noted in the transfer documents.

24. Property Management. To improve, develop, manage, and lease any of my property, and to abandon or demolish any property which my Attorney-in-Fact determines in his or her Absolute Discretion to be of little or no value; and to partition, subdivide or improve any of my properties and enter into agreements, deeds and other legal documents and conveyances concerning the subdivision, improvement, zoning or management of any real estate or other property in which I own any interest. My Attorney-in-Fact is authorized, in his or her Absolute Discretion, to acquire, hold and maintain property which is non-income producing or low-income producing, and it is my desire that no person shall be able to legally force my Attorney-in-Fact to

convert any property into income producing property. For example, my Attorney-in-Fact would have the authority (but not the obligation) hereunder to allow a donee described in paragraph 16 above to occupy real property or to use personal property of mine on a rent free basis (as a gift from me to that donee), even though to do so would not maximize the income which such property might be capable of producing.

25. Nominee. To hold any of my property in the name of any trustee, custodian, or nominee, without disclosing this relationship.

26. Revocable Trust. To transfer any of my assets to a revocable trust created by me (whether such trust is currently in effect or is created in the future), to be administered under the terms of such trust, and to withdraw assets from any such trust for any purpose, even if my Attorney-in-Fact is a trustee of such trust.

27. Disclaimer. In the Absolute Discretion of my Attorney-in-Fact, to disclaim all or part of any transfers, gifts, bequests, devises, or property which I inherit, no matter the dollar amount or fair market value of the disclaimed assets, and to do, execute and perform all acts, matters or things whatsoever necessary to make such a disclaimer.

28. Benefits. To act as my representative in connection with any claims or asserted rights and/or benefits under any federal, state and/or local programs or laws, including without limitation, the following: Title II of the Social Security Act (Retirement, Survivors, or Disability Insurance Benefits); Title XVI (Supplemental Security Income); Title IV (Federal Mine Safety and Health Act – Black Lung); Title XVIII (Medicare Coverage or enrollment in the Supplemental Medical Insurance plan); Aid to Families With Dependent Children; Medicaid; food stamps; and other government health, welfare or housing programs. With respect to the foregoing claims and/or assertions, to act entirely in my place; to make any request or give any notice; to give or draw out evidence or information; get information; and receive any notice in connection therewith. In addition, I authorize my Attorney-in-Fact to employ legal counsel to represent me in connection with all such claims or asserted rights and/or benefits, and to appoint such counsel as my representative and attorney may select in connection with such claims and/or assertions. In the event that any of the above benefits need to be paid on my behalf to a representative payee (rather than directly to me), I appoint my Attorney-in-Fact as my representative payee.

29. Medical Records. To have full and unrestricted access to all of my medical, behavioral, psychiatric and/or psychological records and any other health-care information (collectively, "Records"). To request, receive, examine, copy and consent to the disclosure of my Records from all hospitals, physicians, medical providers and other persons who have such Records .

30. Mail. To receive and pick up, for and on my behalf, and to sign receipts for delivery of, for and on my behalf, mail, packages and other items addressed to me for delivery by United States mail, Federal Express, United Parcel Service or any other carrier.

31. Plenary Authority. Without in any way limiting the foregoing, my Attorney-in-Fact shall have the right, power, and authority generally to do, execute and perform any other act, deed, matter or thing whatsoever that ought to be done, executed and performed or that, in the Absolute Discretion of my Attorney-in-Fact, ought to be done, executed or performed for the management of my affairs or, without limitation, for my health, comfort or welfare, and as fully and effectually as I could do, if personally present. I hereby ratify and confirm all lawful acts done by my Attorney-in-Fact by virtue hereof.

32. Healthcare Provisions. In addition to the foregoing, I further authorize my aforesaid Attorney-In-Fact to make health care decisions for me if I am unable to give informed consent with respect to given health care decisions. For this purpose I incorporate herein the following provisions which are substantially in compliance with and in the form provided by the Durable Power of Attorney for Health Care Act as follows:

I recognize that this is an important legal document. Before executing this document, I have been made knowledgeable of and have had explained to me these important facts: This document gives the person I have designated as the Attorney-In-Fact, my agent hereunder, the power to make health care decisions for me. The power exists only as to those health care decisions to which I am unable to give informed consent. My above named Attorney-In-Fact must act consistently with my desires as stated in this document or otherwise made known. Except as I have other wise specified in this document, this Durable Power of Attorney gives my aforesaid Attorney-In-Fact and agent the power to consent to my doctor not giving treatment or stopping treatment necessary to keep me alive. Notwithstanding this document, I have the right to make medical and other health care decisions for myself so long as I can give informed consent with respect to the particular decision. In addition, no treatment may be given to me over my objection, and health care necessary to keep me alive may not be stopped or withheld if I object at the time. This document further gives my aforesaid Attorney-In-Fact and agent authority to consent, to refuse to consent or to withdraw consent to any care, treatment, service or procedure to maintain, diagnose or treat a physical or mental condition. This power is subject to any statement of my desires and any limitations that I include in this document. I understand that I may state in this document any types of treatment that I do not desire. In addition, a Court can take away the power of my aforesaid Attorney-In-Fact and agent to make health care decisions for me if my agent (a) authorizes anything that is illegal, (b) acts contrary to my known desire, or (c) where my desires are not known, does anything that is clearly contrary to my best interest.

I have the right to revoke the authority of my aforesaid Attorney-In-Fact and agent by notifying my said agent or my treating doctor, hospital or other health care provider in writing of the revocation. My said agent has the right to examine my medical records and to consent to this disclosure unless I limit that right in this document. Unless I otherwise specify in this document, this document gives my aforesaid Attorney-In-Fact and agent the power after I die to (a) authorize an autopsy, (b) donate my body or parts thereof for transplant or for educational, therapeutic or scientific purposes, and (c) direct the disposition of my remains. I have asked and had my lawyer explain to me all of the provisions contained in this document, and I understand same.

ARTICLE III
Successor Attorney-in-Fact

If my appointed Attorney-in-Fact should die, become disabled or otherwise become unable or unwilling to act, I appoint **Amy Lynn Hisaw**, to serve in his place and stead. Any successor Attorney-in-Fact shall have all powers and authority granted to my Attorney-in-Fact herein.

ARTICLE IV
Compensation

My Attorney-in-Fact shall not be entitled to receive compensation for the services rendered hereunder, other than reimbursement for reasonable expenses.

ARTICLE V
Exoneration From Security, Accountings, Etc.; Nomination of Attorney-in-Fact as Conservator And Standard for Liability

1. **Exoneration From Bond, Security, Accountings, Etc.** No Attorney-in-Fact of mine shall be required to give bond or other security of any kind for the faithful performance of his or her duties, nor shall any surety be required, even after my mental disability. It is my desire that my Attorney-in-Fact be subject to independent administration of all of my assets and properties of all kinds, with no court supervision unless mandated by law. It is my desire that my Attorney-in-Fact not be required to render to any court or person any accountings, inventories, appraisals, returns or reports, except as mandated by law, but shall maintain accurate records and/or books of account in order to account to me or my heirs or my Personal Representatives.

2. **Nomination of Attorney-in-Fact as Conservator.** If a guardian or conservator should for any reason be appointed, I nominate my Attorney-in-Fact (or his or her successor) named above. Except as required by law, I direct that my Attorney-in-Fact, if so appointed as conservator, shall not be required to give bond or other security of any kind

3. **Standard for Liability.** My Attorney-in-Fact shall not be liable for depreciation in the value of any of my properties or estate or for any error in judgment, but shall be liable only for acts of bad faith or intentional wrongdoing.

ARTICLE VI
Miscellaneous

1. **Revocation, Reliance Upon Instrument.** If this instrument is recorded in the office of the Chancery Clerk of DeSoto County, then it shall remain in effect and the powers granted herein shall remain in full force and effect until it is specifically revoked by written instrument of equal dignity duly executed by myself or my said Attorney-in-Fact and likewise filed for record in the office of said Clerk, with all acts of my said Attorney-in-Fact taken or done hereunder between the date of the grant hereof and the making of a revocation to be absolutely binding on me and my estate. If this instrument is not so recorded, then it shall be presumed that it remains valid and outstanding so long as my said Attorney-in-Fact has in his or her possession the original executed document with anyone relying thereon being privileged to take and retain a copy thereof. Notwithstanding anything herein to the contrary, no one shall be liable to me, to anyone claiming through me, or to my estate for losses resulting from the recognition of the authority of my Attorney-in-Fact hereunder.

2. **Purchasers, Lenders, Transferees, Etc.** A purchaser from my Attorney-in-Fact is not obligated to see to the application of the purchase money or other consideration paid for such property; a lender to my Attorney-in-Fact is not obligated to see to the application of the loan proceeds; a transferor, assignor, trustee, bailor or other possessor who transfers my property to my Attorney-in-Fact is not obligated to see to the application or care of the property transferred.

3. **Resignation; Removal.** My Attorney-in-Fact may resign at any time by giving written resignation to me and filing a copy of said resignation in the public records of the county first set out above. My Attorney-in-Fact may be removed by me or this power of attorney may be amended or revoked by me by my filing a written instrument in the public records of the county first set out above.

4. **Release for Failure to Act.** My Attorney-in-Fact and my Attorney-in-Fact's heirs and assigns are hereby released by me and my heirs and assigns from any liability whatsoever on account of any failure of my Attorney-in-Fact to act pursuant to this power of attorney.

5. **Limitation.** Notwithstanding any other provision to the contrary, my Attorney-in-Fact shall not satisfy my Attorney-in-Fact's legal obligations to support another person out of any of the property subject to this power of attorney, nor may it be exercised in favor of the estate of my Attorney-in-Fact, the creditors of my Attorney-in-Fact, or the creditors of my Attorney-in-Fact's estate.

6. **Not a General Power of Appointment; Prohibition Against Other Similar Powers.** No power or authority granted unto my Attorney-in-Fact hereunder shall be construed as creating a "general power of appointment" within the meaning of Section 2041 of the Internal Revenue Code, and any such power shall be null and void, notwithstanding any provision herein to the contrary. Notwithstanding any other provision herein to the contrary, my Attorney-in-Fact

shall not have any power with respect (a) to any life insurance policy I may own on the life of my Attorney-in-Fact or (b) any trust created by my Attorney-in-Fact as to which I am a trustee, if any.

7. **Internal Revenue Code, Section.** References to the "Internal Revenue Code" or to provisions thereof are to the Internal Revenue Code of 1986, as amended from time to time. References to a "Section" of the "Internal Revenue Code" are to that Section of the Internal Revenue Code, as amended from time, including the corresponding provision of any future federal income tax law. If a particular provision of the Internal Revenue Code has been renumbered or the Internal Revenue Code has been superseded by a subsequent federal tax law, the reference shall be deemed to be to the renumbered provision or the corresponding provision of the subsequent law.

8. **Headings.** Paragraph, Section and other headings contained in this instrument are for reference purposes only and are not intended to describe, interpret, define or limit the scope, extent or intent of this instrument or any provision hereof.

9. **Severability.** Each provision of this instrument shall be interpreted in such a manner as to be effective and valid under applicable law. However, if any provision of this instrument shall be held to be prohibited by or invalid under such law, it shall be deemed modified to conform to the minimum requirements of such law or, if for any reason it is not deemed so modified, it shall be prohibited or invalid only to the extent of such prohibition or invalidity without the remainder thereof or any other provision of the instrument being prohibited or invalid.

10. **Divorce, Etc.** If I have named my spouse as my Attorney-in-Fact (or successor), a decree of annulment, divorce, dissolution of marriage or legal separation automatically revokes my previous designation of that spouse as Attorney-in-Fact.

11. **Variation of Pronouns.** All pronouns and any variations thereof shall be deemed to refer to masculine, feminine or neuter, singular or plural, as the identity of the person or persons may require.

12. **Applicable Law.** This Agreement is made and delivered in the State of Mississippi and shall be governed by the laws thereof.

13. **Application in Other Jurisdictions.** It is my intention that this General Durable Power of Attorney shall be exercisable by my Attorney-in-Fact on my behalf in any state or jurisdiction.

14. **Multiple Persons Serving Simultaneously as Attorney-in-Fact.** In the event that more than one person is named to serve simultaneously as Attorney-in-Fact under this instrument, then the mutual consent and agreement of all of such persons shall be required in order for such persons to conduct any actions or make any decisions. In this event, any actions taken or any decisions made hereunder on my behalf shall require the signatures of all of my Attorneys-in-Fact serving simultaneously hereunder.

IN WITNESS WHEREOF, I have signed and delivered this General Durable Power of Attorney, this the 4th day of April, 2007.

Robin Renee McCartney
Robin Renee McCartney

STATE OF MISSISSIPPI

COUNTY OF DeSoto

PERSONALLY appeared before me, the undersigned authority in and for the said county and state, on this 4th day of April, 2007, within my jurisdiction, the within named **Robin Renee McCartney**, who acknowledged that she executed the above and foregoing instrument.

NOTARY PUBLIC

My commission expires:

4-13-09

JERRY W. HISAW
NOTARY
PUBLIC
DESOTO COUNTY, MS

prepared by J. Wesley Hisaw
3010 Goodman Rd
Horn Lake, MS 38637
662-342-1333