

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**POWER OF ATTORNEY FOR BUSINESS AFFAIRS**

Know all men by these presents, that I, **Christopher Cratin** (Social Security Number [REDACTED]), the undersigned, of Mississippi Department of Corrections, CMCF R + C Transient, Inmate Number 14119, do hereby make, constitute, and appoint **Carol L. Cratin** (Social Security Number [REDACTED]) of 4316 Fredericks Ave., Memphis, Tennessee 38111, telephone (901) 333-6510, my true and lawful attorney in fact for me and in my name, place, and stead, and on my behalf, and for my use and benefit.

This appointment shall not be interpreted to require that my named attorney in fact must act jointly in my behalf. My attorney in fact shall have full power to act individually without the necessity of the other joining in any deed, conveyance, check or other act taken on my behalf.

Among the powers granted to my attorney in fact are:

1. To exercise or perform any act, power, duty, right or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal, tangible or intangible, or matter whatsoever;
2. To request, ask, demand, sue for, recover, collect, receive, and hold and possess all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension and retirement benefits, insurance benefits and proceeds, any and all documents of title, choses in action, personal and real property, intangible and tangible property and property rights, and demands whatsoever, liquidated or unliquidated, as now are, or shall hereafter become, owned by,

or due, owing, payable, or belonging to me or in which I have or may hereafter acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for me, on my behalf, and in my name, all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same;

3. To lease, purchase, exchange, and acquire, and to agree, bargain, and contract for the lease, purchase, exchange, and acquisition of, and to accept, take, receive, and possess any real or personal property whatsoever, tangible or intangible, or interest thereon, on such terms and conditions, and under such covenants, as said attorney in fact shall deem proper;

4. To maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens, mortgage, subject to deeds of trust, and hypothecate, and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, for me, in my behalf, and in my name and under such terms and conditions, and under such covenants, as said attorney in fact shall deem proper;

5. To conduct, engage in, and transact any and all lawful business of whatever nature or kind for me, on my behalf, and in my name;

6. To make, receive, sign, indorse, execute, acknowledge, deliver and possess such applications, contract, agreements, options, covenants, conveyances, deeds, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan or other institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

7. I grant to said attorney in fact full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that said attorney in fact, or their substitute or substitutes shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. To create, amend or terminate one or more trusts, partnerships, corporations, co-tenancies or any other form of ownership or entity for the purpose of dealing with any property or property interest of any nature that I may have or hereafter acquire, under such terms and with such provisions as my attorney in fact may deem necessary or appropriate; and to transfer any or all property in which I have an interest into any trusts, partnerships, corporations, co-tenancies or other entities, whether created by me or my attorney in fact or otherwise (and, in this regard, that my attorney in fact may be a remainderman, partner, shareholder, co-tenant or beneficiary of any such entity shall not affect the validity of any action hereunder, and shall not, by itself, constitute a breach of fiduciary duty); and to remove property from any such entity; and to give to any such entity, or to any person acting as agent or trustee under any instrument executed by me or on my behalf, such instructions or authorizations as I may have the right to give;

8. This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to said attorney in fact; to employ such agents, attorney, accountants, investment counsel, trustees, caretakers and other persons and entities, and to delegate duties hereunder and pay such compensation, as my attorney in fact may deem necessary or appropriate;

9. The rights, powers, and authority of said attorney in fact herein granted shall commence and be in full force and effect the date this Power of Attorney is signed, and such rights, powers, and authority shall remain in full force and effect thereafter until my death or in the event any of the

following shall take place:

- (1) A notice of revocation of this Power of Attorney is filed in the Office of the Chancery Clerk of Desoto County, Mississippi;
- (2) This Power of Attorney shall be revoked by a lawful Court with jurisdiction to revoke this Power of Attorney;
- (3) I terminate this Power of Attorney by written notice to Joe M. Davis, a letter being posted in the United States Mail being deemed adequate written notice.

10. To act on my behalf with respect to Federal, state and local income, gift and other taxes of any kind or period, including without limitation the signing of returns, receipt of refunds, waivers and consents, and all other tax matters that I could perform; and in addition, I specifically authorize my attorney in fact to make gifts, outright or in trust, of my property to or for the benefit of such persons as, in the opinion of my attorney in fact, would be the donees I might choose, having in my mind the resources, both public and private, available for my care after the making of such gifts, and having in mind the objective of preserving the largest amount of my property for my family as a whole. Notwithstanding the foregoing, any gifts that are made to my attorney in fact, or to the creditors of my attorney in fact, or to the estate of my attorney in fact, or to the creditors of the estate of my attorney in fact, pursuant to the foregoing power shall not exceed the greater of \$5,000.00 or five percent of all assets subject to this power in a given calendar year, on a non-cumulative basis.

11. In addition, I specifically authorize my attorney in fact to deal with tax authorities, to execute and sign on my behalf any and all Federal, state local and foreign income and gift tax returns, including estimated returns and interest, dividends, gains and transfer returns, for all periods between 1950 and 2025, and to pay any taxes, penalties and interest due thereon; to represent me or to sign an Internal Revenue Service form 2848 (Power of Attorney or Declaration of Representative) or Form 8821 (Tax Information Authorization), or comparable authorization, appointing a qualified lawyer, certified public accountant or enrolled agent (including my attorney in fact if so qualified)

to represent me before any office of the Internal Revenue Service or any state, local or foreign taxing authority with respect to the types of taxes and years referred to above, and to specify on said authorization said types of taxes and years; to receive from or inspect confidential information in any office of the Internal Revenue Service or state, local or foreign tax authority; to receive and deposit, in any one of my bank accounts, or those of any revocable trust of mine, checks in payment of any refund of Federal, state, local or foreign taxes, penalties and interest; to pay by check drawn on any bank account of mine or any revocable trust of mine and have accounts to permit my attorney to draw checks for payment of said items; to execute waivers (and offers of waivers) of restrictions on assessment or collection of deficiencies in taxes and waivers of notice of disallowance of a claim for credit or refund; to execute consents extending the statutory period for assessment or collection of such taxes; to execute offers in compromise and closing Agreements under Section 7121 or comparable provisions of the Internal Revenue Code or any Federal, state, local or foreign tax statutes or regulations; to delegate authority or to substitute another representative for any one previously appointed by me or my attorney in fact; and to receive copies of all notices and other written communications involving my Federal, state, local or foreign taxes at such address as my attorney in fact may designate.

12. To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this power of attorney may act hereunder, and that revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation or termination shall have been received by such third party, and I, for myself and my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of reliance upon this power of attorney.

13. This Power of Attorney shall not be affected by the subsequent disability or incompetence of the principal as provided in the Mississippi Code of 1972 (Annotated), Section 87-3-13, to do, execute, perform and finish for me and in my name all things which my attorney in fact shall deem necessary or appropriate, in and about or concerning my property or any part thereof.

If there is anything in this document that you do not understand, you should ask your lawyer to explain it to you.

By my signature, I do hereby indicate that I understand the purpose and effect of this document.

Witness my hand on this the 28 day of October, 2008.

  
CHRISTOPHER CRATIN

STATE OF MISSISSIPPI

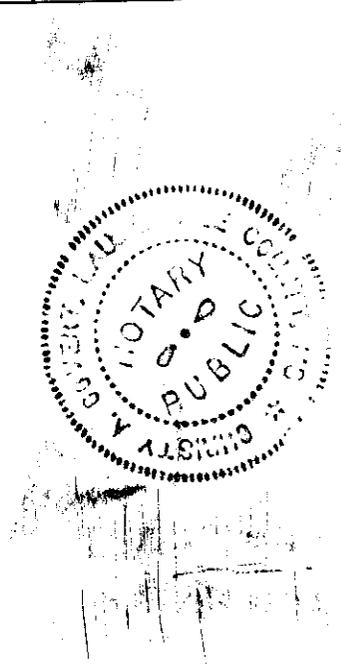
COUNTY OF Lauderdale

Personally appeared before me, the undersigned authority in and for said County and State, the within-named **Christopher Cratin**, who acknowledged that he executed and delivered the above and foregoing Power of Attorney for Business Affairs on the date therein written as his free and voluntary act and deed.

Given under my hand and official seal of office on this the 28<sup>th</sup> day of October, 2008.

Christy A. Covert  
Notary Public

MY COMMISSION EXPIRES:  
MISSISSIPPI STATEWIDE NOTARY PUBLIC  
MY COMMISSION EXPIRES DEC 13, 2010  
BONDED THRU STEGALL NOTARY SERVICE



Preparer  
Rutledge, Davis and Harris PLLC  
P.O. Box 29  
New Albany, Ms 38652  
662-534-6421

STATE OF MISSISSIPPI

COUNTY OF UNION

WITNESS STATEMENT

I declare under penalty of perjury under the laws of Mississippi that the principal, **Christopher Cratin**, is personally known to me, that the principal, **Christopher Cratin**, signed or acknowledged this Power of Attorney for Business Affairs and Durable Power of Attorney in my presence, that the principal, **Christopher Cratin**, appears to be of sound mind and under no duress, fraud or undue influence, that I am not the person appointed as attorney in fact by this document, and that I am not a health care provider, nor an employee of a health care provider or facility. In addition, I am not related to the principal, **Christopher Cratin**, by blood, marriage or adoption, and to the best of my knowledge, I am not entitled to any part of the principal's estate upon the death of the principal, **Christopher Cratin**, under a Will now existing or by operation of law.

WITNESS:

Christy A. Covert

WITNESS ADDRESS AND PHONE NUMBER:

East Mississippi Correctional Facility  
601-485-5255

\_\_\_\_\_  
\_\_\_\_\_

STATE OF MISSISSIPPI

COUNTY OF UNION

WITNESS STATEMENT

I declare under penalty of perjury under the laws of Mississippi that the principal, Christopher Cratin , is personally known to me, that the principal, Christopher Cratin , signed or acknowledged this Power of Attorney for Business Affairs and Durable Power of Attorney in my presence, that the principal, Christopher Cratin , appears to be of sound mind and under no duress, fraud or undue influence, that I am not the person appointed as attorney in fact by this document, and that I am not a health care provider, nor an employee of a health care provider or facility. In addition, I am not related to the principal, Christopher Cratin , by blood, marriage or adoption, and to the best of my knowledge, I am not entitled to any part of the principal's estate upon the death of the principal, Christopher Cratin , under a Will now existing or by operation of law.

WITNESS:

J. James E MCF \_\_\_\_\_

WITNESS ADDRESS AND PHONE NUMBER:

East Mississippi Correctional  
facility \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_