

This Instrument Prepared By:  
THE WADDELL LAW FIRM  
9066 STONE WALK PLACE  
Germantown, Tennessee 38138  
901-759-2404

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Linda Towers, do make, constitute and appoint, John Towers as my true and lawful attorney in fact for me, and in my name and stead to do and perform all matters and things necessary for the purpose of carrying on my personal business affairs as follows:

1) To contract for purchase, receive and take possession of ; to sell, exchange grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property; to well and convey in my name by deed in fee simple, with general warranty in such manner at such price and on such terms of payment as my said Attorney in Fact may deem proper, our interest in certain real property situated in Desoto County, Tennessee, of which I am seized and possessed, said real property being known as:

6010 College Bluff Cv, Olive Branch, MS 38654  
Loan Number 3130007095 with Delta Community Credit Union

Rate 5.00 Loan Amount \$368,000.00 Term 30

6010 College Bluff Cv, Olive Branch, MS 38654  
Loan Number 573527-41 with Delta Community Credit Union

Rate 8.00 Loan Amount \$69,000.00 Term 15

2) To endorse, sign, seal, execute and deliver any and all mortgages, deeds of trust, deed of trust notes, notes or bonds, financing statements, checks, drafts, or other negotiable instruments and other written instruments of whatever kind reasonably required to effectuate the loan; to execute, acknowledge, and deliver good and sufficient deeds and conveyances for the same either with or without covenants of warranty, to borrow money, endorse checks (INCLUDING DPA CHECKS), execute notes and other loan documents 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, completely, and amply to all intents and purposes whatsoever as I might or could do if acting personally.

3) This Power of Attorney shall also ratify any and all acts that my said attorney in fact may have undertaken on or for my behalf including, but without limiting by designation, executing contracts or contracts for sale of realty, documents required by the lending institution, documents required to transfer title, any and all other documents or writing which may or might expedite the transfer of my interest in the property.

This Power of Attorney is executed pursuant to the Uniform Durable Power of Attorney Act. (T.C.A. 34-8-101, et seq.) This Power of Attorney shall not be affected by subsequent disability or incapacity of the principal.

This Power of Attorney is specifically limited to the above purposes, and if not exercised prior to 1-23-2010, shall be revoked.

And I hereby ratify and confirm all lawful acts done by my said Attorney in Fact by virtue hereof.

IN WITNESS WHEREOF, I have hereunto set my hand this the 23rd day of January, 2009.

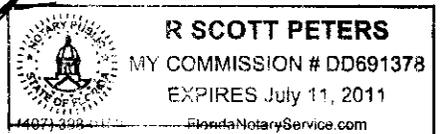
*Linda Towers*  
Linda Towers

STATE OF Florida  
COUNTY OF Palm Beach

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Linda Towers, the Bargainor, with whom I am personally acquainted (or whose identity was proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at , this 23rd day of January, 2009.

*R Scott Peters*  
Notary Public



My Commission Expires:

*Account*

*08-00468*