

**POWER OF ATTORNEY**  
**LIMITED TO MORTGAGE OF REAL PROPERTY**

KNOW ALL PERSONS BY THESE PRESENTS:

That I, **Allen B. Couch, Jr.**, have made, constituted and appointed, and by these presents do make, constitute and appoint **Bryan K. Smith** my true and lawful attorney-in-fact for me and in my name, place and stead, to bargain and convey, and to execute any and all documents and instruments incident thereto and necessary for the refinance of the following described real property located in the County of DeSoto, and State of Mississippi, being more particularly described as follows:

Lot 8, Section E, Mt. Pleasant Heights Subdivision, located in Section 18, Township 3 South, Range 7 West, DeSoto County, Mississippi, as shown on plat thereof of record at Plat Book 75, Page 12 in the Office of the Chancery Court Clerk of DeSoto County, Mississippi,

municipally known as 80 Pleasant Bend Cove, Hernando, MS 38632 (the "Property") and to borrow funds in my name, as set out herein, and to bargain, convey and pledge as security for a loan to be made to me by (i) IBERIABANK Mortgage Company, and (ii) IBERIABANK, respectively, their successors, participants and/or assigns (collectively "Bank"), and to execute any and all documents and instruments incident thereto and necessary for the refinance and the mortgage of said Property.

Said attorney-in-fact is authorized and empowered to execute, acknowledge and deliver promissory notes, deeds of trust, mortgages, evidences of indebtedness, agreements, affidavits, covenants, conveyances, insurance policies, modification or assumption of debt agreements, or any and all other instruments or documents of any kind or nature requisite and necessary to refinance and mortgage the aforescribed real property, especially any promissory notes, deeds of trust, mortgages or other documents to complete and perfect the mortgage loans being obtained, as follows (i) from IBERIABANK Mortgage Company in the original principal amount of \$211,100.00, and (ii) from IBERIABANK in the original principal amount of \$49,000.00, but upon such terms and rate of interest as may be required by said Bank and as my attorney in fact shall deem appropriate. Said attorney-in-fact is specifically authorized and empowered to convey by deed of trust all my rights of homestead, elective share, dower, curtesy, or any other marital right in said real property which I may now possess, or which may hereafter come into existence, by virtue of the laws of the State of Mississippi, or the laws of The United States of America.

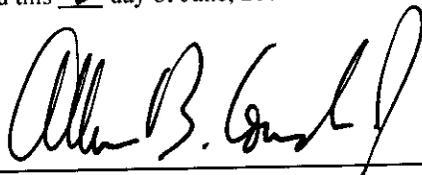
I grant to said attorney-in-fact full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted, and I hereby acknowledge and agree to be bound by the actions taken by said attorney-in-fact pursuant to this power of attorney as fully as if I had taken such actions myself, without said attorney-in-fact.

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This instrument is to be construed and interpreted as a limited power of attorney insofar as this power of attorney is given only with regard to refinancing and mortgaging of the aforescribed real property. However, the enumeration of specific items, rights, acts, or powers herein is not intended to limit or restrict, and is not to be construed or interpreted as limiting or restricting, the powers herein granted to said attorney-in-fact as to the conveying by deed of trust or mortgage any interest of mine in said property to secure any indebtedness incurred to any lender.

The rights, powers and authority of said attorney-in-fact herein granted shall commence and be in full force and effect on the day of my execution of this document, and such rights, powers and authority shall remain in full force and effect thereafter until my death, until June 17, 2009, or until I cancel said power of attorney in writing, whichever shall first occur, however, in the event of my death or my cancellation of this power of attorney, the actions taken by the attorney in fact prior to such cancellation or death shall continue to be valid and binding actions and obligations against me, my heirs, successors, assigns and devisees. This Power of Attorney shall not be affected by my disability or incapacity, but shall survive same.

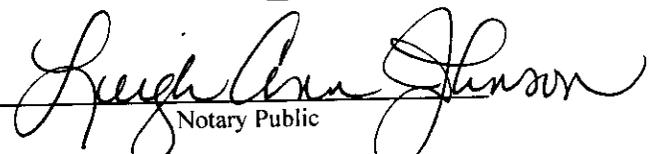
IN TESTIMONY WHEREOF, I have hereunto set my hand this 8<sup>th</sup> day of June, 2009.

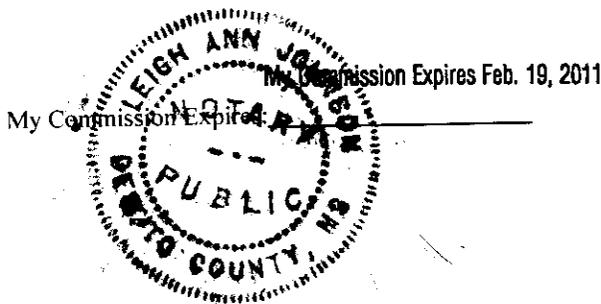
  
Allen B. Couch, Jr.

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

On this, the 8<sup>th</sup> day of June, 2009, before me, the undersigned Notary Public in and for the aforesaid jurisdiction personally appeared Allen B. Couch, Jr., personally known to me or proven upon satisfactory evidence to be the person described in the foregoing instrument, and who acknowledged that he executed and delivered the foregoing instrument for the purposes therein contained by himself as his free act and deed.

In witness whereof, we have hereunto set our hands and official seals on this the 8<sup>th</sup> day of June, 2009.

  
Notary Public



THIS INSTRUMENT PREPARED BY  
AND WHEN RECORDED RETURN TO:  
Bryan K. Smith, Attorney  
Pietrangelo Cook PLC  
International Place - Tower II  
6410 Poplar Avenue, Suite 190  
Memphis, TN 38119  
Tel. 901.685.2662

Grantor's Name and Address:

Allen B. Couch, Jr.  
80 Pleasant Bend Cove  
Hernando, MS 38632  
Telephone: 662. 449-3432

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