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DESOTO COUNTY, MS
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THIS INSTRUMENT WAS PREPARED BY:
The United States Government

AFTER RECORDING RETURN TO:
Eric L. Sappenfield, PLLC
6858 Swinnea Road
5 Rutland Place
Southaven, MS 38671
662-349-3436
File #12944

INDEXING INSTRUCTIONS: Lot 9, Section A, Rasco Hills Subdivision, in Section 21,
Township 1 South, Range 8 West, Plat Book 101, Page 48

GENERAL POWER OF ATTORNEY

THIS IS A MILITARY POWER OF ATTORNEY PREPARED AND EXECUTED PURSUANT TO TITLE 10, UNITED STATES CODE, SECTION 1044B, BY A PERSON AUTHORIZED TO RECEIVE LEGAL ASSISTANCE FROM THE MILITARY SERVICES. FEDERAL LAW EXEMPTS A MILITARY POWER OF ATTORNEY FROM ANY REQUIREMENT OF FORM, SUBSTANCE, FORMALITY OR RECORDING THAT IS PROVIDED FOR POWERS OF ATTORNEY BY THE LAW OF ANY STATE, COMMONWEALTH, TERRITORY, DISTRICT, OR POSSESSION OF THE UNITED STATES. FEDERAL LAW SPECIFIES THAT A MILITARY POWER OF ATTORNEY SHALL BE GIVEN THE SAME LEGAL EFFECT AS A POWER OF ATTORNEY PREPARED AND EXECUTED IN ACCORDANCE WITH THE LAWS OF THE JURISDICTION WHERE IT IS PRESENTED.

KNOW ALL PERSONS, that I, ARNETHIA CROSSGROVE, a legal resident of and presently residing at P.O. BOX 801 CHARLESTON, MS 38921, desiring to execute a GENERAL POWER OF ATTORNEY, do hereby appoint SHEMEKA C. CROSSGROVE whose address is 8894 LITTLEHOUSE COVE SOUTH HAVEN MS 38671, as my Attorney-in-Fact, for me and in my name, to do all acts whatsoever concerning my property and personal affairs necessary and advisable in the judgment of my said Attorney-in-Fact and as permitted by state law, as fully as I could do if personally present and acting, including but not limited to:

1. REAL PROPERTY TRANSACTIONS:

(a) To buy, contract to buy, receive, lease, or otherwise acquire real estate or any options thereon or interests therein; (b) to sell, contract to sell, mortgage, lease, grant options to purchase or otherwise dispose of any or all real estate in which I now have or may hereafter acquire any right, title or interest; to sign, execute, acknowledge and deliver any and all instruments as may be necessary or convenient, containing such terms and conditions, and such warranties and covenants, if any as my Attorney-in-Fact shall deem advisable; (c) to manage, repair, alter or improve any real estate or structure thereon, owned by me in whole or in part, and to protect the same by action, proceeding or otherwise, including, but not limited to, the recovery of possession thereof and the removal of tenants or other persons, animals or objects therefrom.

2. PERSONAL PROPERTY TRANSACTIONS: (a) To buy, sell, lease, contract for the repair of, and in any manner deal with any and all personal property, tangible or intangible, which I may own or in which I now have or hereafter may acquire, any right, title or interest; (b) to execute and deliver to the proper authority any and all documents necessary to effect the proper registration and licensing of any automobiles in which I now or may hereafter have an interest; (c) to take possession and order the removal and shipment of any of my property from or to any warehouse, or other place of storage, safekeeping, or use, and to execute and deliver any receipt or other instrument necessary or convenient for such purposes.

3. BUSINESS TRANSACTIONS: To demand, sue for, recover, receive, compromise, settle, adjust and pay all accounts, legacies, bequests, interest, dividends, annuities, demands, debts, taxes, and any and all other obligations, which may now or hereafter be due, owing or payable by or to me, and to carry on and to transact every kind of business on my behalf, including, but not limited to, transactions concerning any and all investments, and to invest and reinvest and exchange investments, and to execute and deliver good and sufficient instruments for the accomplishment thereof, and to act as my attorney or proxy with respect to any stocks, shares, bonds or other investments, rights or interests as I may now or hereafter hold.

4. BANKING TRANSACTIONS: (a) To deposit or withdraw for any purpose, in or from any bank or other financial institution, any funds, checks, or other credits which I now or hereafter may have on deposit or be entitled to, and to endorse, cash and receive the proceeds of any and all checks, vouchers, or other orders for money, to open or close accounts, and to receive statements, vouchers, notices or other documents from any bank or other financial institution concerning any and all accounts or banking transactions in my name or in which I may have an interest; (b) to have access for all purposes to any or all safety deposit boxes or

vaults rented in my name or in the names of any other person or persons and myself, with full power to use the same for safe-keeping any property or papers, and to remove therefrom at any time, or from time to time, all or any part of the contents of any such box or vault; (c) to borrow money and to execute in my name any instrument evidencing indebtedness incurred on my behalf and to extend and renew the same, as well as any indebtedness heretofore incurred by me, for the payment of which I may in any way be liable.

5. TAXES: To file income and all other tax returns and declarations of estimated tax required to be made by me by law; to represent and act for me in all tax matters in dispute or litigation, to receive, endorse, and collect checks in settlement of any refund of taxes, to file claims for abatement, refund, or credit taxes, to make any adjustments or settlements and to sign any and all receipts, waivers, settlements or agreements pertaining to all income or other taxes assessed against me or my property by statute.

6. GOVERNMENT DOCUMENTS, VOUCHERS AND CHECKS: (a) To execute, sign and deliver any and all government reports, applications, requests, vouchers and demands in my behalf, including, but not limited to those for any and all allowances and reimbursements properly payable to me by the United States such as for the transportation of dependents or the shipment of household effects or other property as authorized by law or regulations; (b) to receive, endorse and collect the proceeds of checks payable to my order drawn on the Treasury of the United States for whatever account.

7. INSURANCE TRANSACTIONS: (a) To pay the premiums on, terminate, or execute any rights on any contract of insurance presently owned by me or hereafter acquired; (b) to procure different, or additional contracts of insurance on my life or with respect to protecting me or my property from ill health, disability, accident, liability or loss; (c) to apply for, and receive, any loan on the cash surrender value, to exercise any election or conversion rights, and to demand, receive or obtain any money, dividend or other thing of value to which I am or to which I may become entitled as the proceeds or other return or profit arising out of any contract of insurance or of any one or more of the insurance transactions herein enumerated.

8. PERSONAL TRANSACTIONS: To do all acts necessary for maintaining the customary living standards of my dependents including, by way of illustration but not limitation, provision of such living quarters and their maintenance and operation, food, clothing, medical, surgical and dental care, educational facilities, and other incidentals to which my dependents are accustomed.

GENERAL PROVISIONS: (a) All business transacted hereunder for me or for my account shall be transacted in my name, and all indorsements and instruments executed by my Attorney-in-Fact for the purpose of carrying out any of the foregoing powers, shall contain my name, followed by that of my Attorney-in-Fact and the designation, "Attorney-in-Fact"; (b) I hereby ratify and confirm all lawful acts done and caused to be done by my said Attorney-in-Fact pursuant to this Power of Attorney. (c) If the authority contained herein shall be revoked or terminated by operation of law without notice, I hereby agree for myself, executors, administrators, heirs and assigns, in consideration of my attorney's willingness to act pursuant to this Power of Attorney, to save and hold my attorney harmless from any loss suffered or any liability incurred by my attorney in so acting after such revocation or termination without notice. (d) Notwithstanding my insertion of a specific expiration date herein, if on the above specified expiration date I shall be, or have been, carried in a military status of "missing," "missing-in-action", or "prisoner of war," then this power of attorney shall automatically remain valid and in full effect until sixty (60) days after I have returned to United States Military control following termination of such status.

TERMINATION: This Power of Attorney shall become null and void the 17th day of April, 2011 unless I should become incapacitated; in that case, it shall remain in effect until revoked by the principal.

Notwithstanding my insertion of a specific expiration date herein, if on the above specified expiration date I shall be, or have been, carried in a military status of "missing," "missing-in-action," or "prisoner of war," then this power of attorney shall automatically remain valid and in full effect until sixty (60) days after I have returned to United States Military control following termination of such status.

IN WITNESS WHEREOF, I have hereunto set my hand this the 17th day of April, 2009.

Arnetia Crossgrove
ARNETHIA CROSSGROVE

With the Armed Forces at COLUMBUS AFB, USA

On this 17th day of April 2009, I, a paralegal, authorized the general powers of a Notary Public under the provisions of Title 10, United States Code, Section 1044a, certify that the person whose name is signed to this instrument is within the class defined by Title 10, United States Code, Section 1044, did personally appear before me and, after the contents of this instrument had been read and explained, did sign this instrument and acknowledge doing so freely and voluntarily for the uses, purposes, and considerations set forth above.

Jamon V. Eleby
JAMON V. ELEBY, TSGT, 14 FTW/JA, USAF

JAMON V. ELEBY, *Bjt* USAF
Military Notary 10 U.S.C. 1044a

