

LIMITED POWER OF ATTORNEY

INDEXING INSTRUCTIONS:
Lots 526 and 527, Section D, Buena Vista Lakes
Subdivision, situated in Section 13, Township 4
South, Range 8 West, DeSoto County, Mississippi as
per Plat Book 5, Pages 40-43, in the Office of the
Chancery Clerk of DeSoto County, Mississippi.

STATE OF BRITISH OF COLUMBIA
COUNTY OF NANAIMO

Know all men by these presents, that I, **Jack Minga**, the undersigned, do hereby make, constitute and appoint **Roberta Grubbs**, my true and lawful attorney in fact, to act in, manage, and conduct all of my affairs, and for the purpose for and in my name, place and stead, and for my use and benefit, and as my act and deed, to do and execute, or concur with persons jointly interested with me in the doing or executing of every act, deed, or thing I could do or execute in connection with the exercise of the power granted herein, including all or any of the following acts, deeds and things:

1. To acquire, purchase or execute any contract to purchase, or execute such documents as necessary to refinance any existing mortgage, on such terms and for such consideration as my said agent shall deem proper, the hereinafter described real property (hereinafter referred to as the "Property") together with all improvements and personal property situated thereon, to wit:

960 Thunderbird Drive S., Hernando, MS 38632

Being more particularly described as follows:

Lots 526 and 527, Section D, Buena Vista Lakes Subdivision, situated in Section 13, Township 4 South, Range 8 West, Desoto County, Mississippi as per plat thereof recorded in plat Book 5, pages 40-43, in the Office of the Chancery Clerk of Desoto County, Mississippi, and being that same property described in deed of record in Book 0411, Page 0038.

3. To pay all cost, expenses or other claims; to make, sign, execute, acknowledge and deliver a Note and Deed of Trust covering the Property to or for my benefit and to bind me pursuant thereto, on such form or forms and pursuant to such terms as provided by the lender;
4. For me in my place and stead to execute any and all instruments pursuant to such Loan, Note and Deed of Trust, including, but not limited to, closing statements, disclosure statements, notices and waivers as may be required incident to or pursuant to such loan;

*Prepared By + Return 20
Close Jack
8046 N. Brother Blvd #3
Bartlett TN 38133
901-333-1357*

5. To take, hold, possess, convey, lease, let or otherwise manage any or all of my real, personal, or mixed property, or any interest in it or pertaining to it; to eject, remove, or relieve tenants or other persons from, and recover possession of, this Property by all lawful means; to maintain, protect, preserve, insure, remove, store, transport, repair, rebuild, modify or improve the same or any part of it; and to dedicate easements;
6. To make, endorse, guarantee, accept, receive, sign, seal, execute, acknowledge, and deliver assignments, agreements, certificates, checks, notes, mortgages, receipts, releases, and such other instruments in writing of whatever kind or nature, as may be proper;
7. To make deposits or investments in or withdrawals from any account, holding or interest which I may now or in the future have, or be entitled to, in any banking, trust, or investment institution, including postal savings depository offices, credit unions, savings and loan association, and similar institutions; to exercise any right, option, or privilege pertaining to it or them, including, but not limited to, the authority to borrow money; and to open or establish accounts, holdings, or interest of whatever kind or nature, with any of these institutions, in my name or in the name of my attorney-in-fact or in our names jointly, either with or without right or survivorship;
8. To do any and all other acts as may be necessary to complete the purchase or refinancing of the Property.

GIVING AND GRANTING unto my said Attorney-in-fact full power and authority to do and perform all and every act, deed, matter and thing whatsoever in and about the sale of the aforescribed property as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full complete and specific power herein granted; and hereby ratifying all that my said Attorney-in-fact shall lawfully do or cause to be done by virtue of these presents.

The rights, powers and authority of said Attorney-in-fact granted by this instrument which shall become effective upon the execution hereof and shall continue in effect until such time as I revoke this power, whether by act or by death, and shall not be affected by my subsequent disability or incapacity.

Dated this the 22 day of JULY, 2010.


Jack Minga

PROVINCE of BRITISH COLUMBIA
~~STATE OF~~
COUNTY OF
CITY of NANAIMO

PROVINCE
On this 22 day of JULY, 2010, before me, a Notary Public in the ~~state~~ and ~~county~~ aforesaid, duly commissioned and qualified, personally appeared **Jack Minga**, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at the day and date first above written.



Notary Public

My commission expires:

**PERMANENT
COMMISSION**

A Commissioner for taking
Affidavits within British Columbia

A Notary Public for the
Province of British Columbia

William R. Rutledge
Notary Public
107 - 5070 Uplands Dr.
Nanaimo, BC V9T 6N1
(250) 756-4900

Prepared by and return to:

Marc A. Diaz
CloseTRAK, LLC
8046 N. Brother Blvd., Ste 3
Bartlett, TN 38133
901-333-1357