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### POWER OF ATTORNEY

**KNOW ALL PERSONS BY THESE PRESENTS:** I, Celestine Dye, residing at 425 Gainsville Ave, Memphis, TN 38109 hereby make constitute, and appoint **Patricia Wardlaw of 9510 Green River Rd, Lake Cormorant, MS 38641 as my true and lawful attorney-in-fact** for me and in my name, place and stead, for my use and benefit to exercise the powers and discretions as described below:

- a) To ask, demand, sue for, recover, collect, and receive each and every sum of money, debt, account, legacy, bequest, interest, dividend, annuity, and demand (which now is or hereafter shall become due, owing, or payable) belonging to or claimed by me;
- b) To exercise any and all of the following powers as to all kinds of personal property and goods, wares, and merchandise; chooses in action and other property in possession or in action; to contract for, buy, sell, exchange, transfer, and in any legal manner deal in and with the same;
- c) To borrow money and to execute and deliver negotiable or non-negotiable notes therefore with or without security; and to loan money and receive negotiable or non-negotiable notes therefore with such security as my attorney-in-fact shall deem proper;
- d) To compound, compromise, adjust, settle, and satisfy any obligation, secured or unsecured, owing by or to me and to give or accept any property and/or money whether or not equal to or less in value than the amount owing in payment, settlement, or satisfaction thereof;
- e) To transact business of any kind or class as my act and deed; to sign, execute, acknowledge and deliver any deed, warranty, lease, assignment of lease, covenant, indenture, indemnity, agreement, mortgage, deed of trust, assignment or mortgage of the beneficiary interest under deed of trust, extension or renewal of any obligation, subordination or waiver of priority, hypothecation, bottomry, charter-party, bill of lading, bill of sale, bill, bond, note, whether negotiable or non-negotiable, receipt, evidence of debt, full or partial release, or satisfaction of mortgage, judgment and other debt, request for partial or full reconveyance of deed of trust and such other instruments in writing of any kind of class as may be necessary or proper in the premises, unless otherwise terminated by me, the undersigned.

This Power of Attorney shall not be affected by subsequent incapacity of the principal and shall remain effective until revoked or death of the principal.

**GIVING AND GRANTING** unto my said attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary and appropriate to be done in and about the premises as fully to all intents and purposes as I might or could so if personally present hereby ratifying all that my said attorney-in-fact shall lawfully do or cause to be done by virtue of these presents. The powers and authority hereby conferred upon my said attorney-in-fact shall be applicable to all real and personal property or interests therein now owned or hereafter acquired by me and wheresoever situated.

WHEN RECORDED RETURN TO:  
OLD REPUBLIC TITLE  
ATTN: POST CLOSING  
580 SOUTH MAIN STREET  
SUITE 1031  
AKRON, OH 44311

01-11067438-03E

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My said attorney-in-fact is empowered hereby to determine in his sole discretion the time when, purpose for, and manner in which any power herein conferred upon my attorney-in-fact shall be exercised, and the conditions, provisions, and covenants of any instrument and document which may be executed by my attorney-in-fact pursuant hereto; and in the acquisition or disposition of real or personal property, my said attorney-in-fact shall have exclusive power to fix the terms thereof for cash, credit and/or property, and if on credit with or without security. My said attorney-in-fact shall have exclusive authority to act on my behalf in regards to my personal and business affairs and such rights, powers, and authority shall remain in full force and effect hereafter until revoked or death of the principal.

WITNESS my hand this the 19<sup>th</sup> day of November, 2010.

Celestine Dye

Celestine Dye

STATE OF TN

COUNTY OF Shelby

On 19<sup>th</sup> of November, before me, the undersigned Notary Public in and for said State and County, personally appeared Patricia Wardlaw, known to me to be the person whose signature is subscribed to the foregoing instrument and acknowledged that the executed the same.

[Signature]

NOTARY PUBLIC

My Commission Expires: \_\_\_\_\_

Prepared By:  
Garma Curry  
C & T Title and Escrow  
6094 Apple Tree Dr.  
Memphis, TN  
901-547-7737



MY COMMISSION EXPIRES:  
November 8, 2014