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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

This Instrument prepared by and return to: **F. Henderson, P.C.**, P.O. Box 30604, Memphis, Tennessee, 38130-0604. Telephone: (901) 348-4406.

DURABLE POWER OF ATTORNEY FOR FINANCIAL AFFAIRS
OF
MICHAEL LYNN HIGGINS

STATE OF MISSISSIPPI
COUNTY OF DESOTO

KNOW ALL PERSONS BY THESE PRESENTS that I, **MICHAEL LYNN HIGGINS**, the undersigned, of Olive Branch, Desoto County, Mississippi, do hereby make, constitute and appoint my sister, **BETTY JO HIGGINS**, my true and lawful Attorney in Fact for me and in my name, place, and stead, on my behalf, and for my use and benefit in accordance with the provisions set forth herein below. If Betty Jo Higgins is unavailable or unable to serve, I hereby make, constitute and appoint my brother, **BOBBY L. HIGGINS**, to serve as my agent and exercise the powers set forth herein below.

1. **Durable Power**. This Power of Attorney is specifically given pursuant to the provisions of the Uniform Durable Power of Attorney Act (Mississippi Code Annotated Section 87-3-101 et. seq.). Accordingly, all acts done by my Attorney in Fact pursuant to this Durable Power of Attorney, during any period of disability or incapacity, shall have the same effect and inure to my

benefit and bind me and my successor in interest as if I were competent and not disabled. All prior Powers of Attorney, durable or otherwise, are hereby revoked.

2. **Powers Granted**. This Power of Attorney is intended to be an Unlimited General Power of Attorney, encompassing all real and personal property owned by me, or in which I have any interest, including tangible and intangible property and in order to perform the duties as my Attorney in Fact the following powers are granted to my Attorney in Fact:

a. To exercise or perform any act, power, duty, right, or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal, tangible or intangible, or matter whatsoever;

b. To buy, sell, lease, alter, maintain, pledge or in any way deal with real and personal property and sign each instrument necessary or advisable to complete any real or personal property transaction, including, but not limited to, deeds, deeds of trust, closing statements, options, notes and bills of sale;

c. To establish, utilize, and terminate checking, savings, money market and agency accounts with financial institutions of all kinds, including securities brokers and corporate fiduciaries in principal's name alone or jointly with any other person.

d. To receive from or disburse to any source whatever moneys through checking, savings or other accounts or otherwise, endorse, sign and issue checks, withdrawal receipts or any other instrument;

e. 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, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

f. To take any and all actions on my behalf as fully and effectively as if I were personally present with respect to the right to enter and remove the contents of any safe deposit box which I have at any financial institution. This Power is granted notwithstanding the fact that the Attorney in Fact may not be an authorized signatory on the account.

3. **Assets Covered.** It is intended by the granting of this Power of Attorney that same covers all assets of the principal, whether presently existing, or hereinafter acquired, and all construction of this instrument shall be as an Unlimited General Power of Attorney.

4. **Interpretation of Instrument.** This instrument is to be construed and interpreted as an Unlimited General Power of Attorney. The enumeration of specific items, rights, acts, or powers herein is not intended, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to said Attorney in Fact.

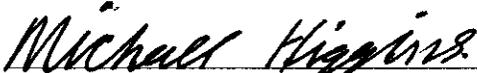
5. **Reliance by Third Party.** As to acts taken by any parties in good faith reliance upon this Power of Attorney, Affidavits executed by the Attorney in Fact under this Power of Attorney stating that my Attorney in Fact did not have, at the time of the exercise of the power, actual (as opposed to constructive) knowledge of the termination of this Power of Attorney or the revocation of the authority or of my death, is conclusive proof of the non-revocation and non-termination of the power at that time. No person dealing with the Attorney in Fact shall be required to further inquire as to the authority of the Attorney in Fact or the disposition of any assets or funds or documents delivered to the Attorney in Fact.

6. **Commencement of Powers.** The rights, powers, and authority of this Power of Attorney herein granted shall commence when I am deemed incapacitated.

7. **Termination of Powers.** This Power of Attorney shall remain in full force and effect until this Power of Attorney is revoked or until the death of the principal. Provided that, the revocation of this Power of Attorney shall be accomplished only by the execution of a written instrument clearly and specifically revoking this Durable Power of Attorney, duly signed by the principal, properly notarized and delivered to the Attorney in Fact. Provided that, my death or the revocation of this Power of Attorney does not revoke or terminate the Power of Attorney established herein as to the Attorney in Fact or other person who, without actual (as opposed to constructive) knowledge of my death or the revocation of said Power of Attorney, acts in good faith under the power. Any action so taken, unless otherwise specifically invalid or unenforceable, binds my successors in interest.

8. **Recording.** This document may be executed in a manner suitable for recording. In this regard, either the principal or the Attorney in Fact may record this document in the office of the Register of Deeds in the County wherein this document is executed or in any other County wherein it is used.

WITNESS my signature this 18th day of February 2011.


MICHAEL LYNN HIGGINS
6611 Alexander Road
Olive Branch, MS 38654

**STATE OF TENNESSEE
COUNTY OF SHELBY**

On this 1st day of February 2011, before me, the undersigned officer, personally appeared **MICHAEL LYNN HIGGINS**, to me known to be the identical person who executed the within and foregoing instrument and acknowledged to me that he executed the same as his free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and seal of office the day and year last above written.



Florida M. Henderson
Notary Public

Notice to Person Accepting the Appointment as Attorney-in-Fact

By acting or agreeing to act as the agent (Attorney-in-Fact) under this Power of Attorney, you assume the fiduciary and other legal responsibilities of an agent. These responsibilities include:

1. The legal duty to act solely in the interest of the principal and to avoid conflicts of interest.
2. The legal duty to keep the principal's property separate and distinct from any other property owned or controlled by you.
3. You may not transfer the principal's property to yourself without full and adequate consideration or accept a gift of the principal's property. If you transfer the principal's property to yourself without specific authorization in the Power of Attorney you may be prosecuted for fraud and/or embezzlement. In addition to criminal prosecution, you may also be sued in civil court.

I, the undersigned, have read the foregoing notice and I understand the legal and fiduciary duties that I assume by acting or agreeing to act as the agent (Attorney-in-Fact) under the terms of this Power of Attorney.

ACCEPTED BY:

Betty Jo Higgins

BETTY JO HIGGINS

10100 Curtiss Drive
Olive Branch, Mississippi 38654

DATE: 2-24-11