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SPECIAL POWER OF ATTORNEY

6/30/11 10:41:07
DK P BK 145 PG 328
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

20110207
CTC 3499002

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, SENECA T. LACY, a legal resident of Mississippi and presently residing at BAGRAM AIRFIELD, AFGHANISTAN, desiring to execute a SPECIAL POWER OF ATTORNEY, do hereby appoint KIMBERLY SCOTT whose address is 5221 GARNER LANE, SOUTHAVEN, MS 38672, as my Attorney-in-Fact to act as follows, GRANTING unto my said Attorney full power to:

Do any and all acts necessary, including but not limited to, completing and signing any forms, applications, and notes, to obtain, in my name, a loan from Sun Trust, located at Memphis, TN, in any amount up to \$250000 (Two Hundred Fifty Thousand Dollars and Zero Cents), for the purpose of refinancing a property single family house, together with all improvements thereon, located at 5221 GARNER LANE, SOUTHAVEN, MS 38672. Sign any notes, mortgages, applications for financing, refinancing and insurance policies, and to do any and all acts necessary for this property, to include all actions necessary to secure a loan for the refinancing of this property.

TERMINATION: This Power of Attorney shall become null and void the 12th day of August 2011 unless I should become incapacitated; in that case, it shall remain in effect until revoked by me.

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 12th day of May 2011.

Seneca Lacy

SENECA T. LACY

With the Armed Forces at Bagram Airfield, Afghanistan,

On this 12th day of May 2011, 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.

[Signature]

BENJAMIN D. YOST, TSGT, 455 ABW, USAF

