

**POWER OF ATTORNEY
LIMITED TO REFINANCE OF REAL PROPERTY**

62 2/06/12 8:51:50
DK P BK 149 PG 468
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

KNOW ALL MEN BY THESE PRESENTS:

That I, NESTOR PALACIO, now residing at 9149 Belmont Drive-Southaven, Mississippi 38671, have made, constituted and appointed, and by these presents, do make, constitute and appoint ERROL RASPBERRY, my true and lawful attorney-in-fact for me and in my name, place and stead, to bargain, convey, purchase Refinance and secure my interest in and to execute any and all documents and instruments incident thereto and necessary for the refinance of the following described real property located in the County of Shelby, State of Tennessee, to wit:

Lot 31, Section "A", THE HIGHLANDS AT NORTH CREEK SUBDIVISION, in Section 17, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 58, Page 14, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to AURA PALACIO by Warranty Deed of record in Book 434, Page 642, in said Chancery Clerk's Office.

Parcel ID: 1084-17020-00031.00

Property Address: 9149 Belmont Drive - Southaven, Mississippi 38671

Said attorney-in-fact is authorized and empowered to execute, acknowledge and deliver purchase contracts, Deed(s) of Trust, agreements, affidavits, covenants, conveyances, insurance policies, bills of purchase, or any and all other instruments or documents of any kind or nature requisite and necessary to purchase the aforescribed real property, especially any contract for the refinance of real property.

Said attorney-in-fact is specifically authorized and empowered to contract to convey by Warranty Deed, Deed(s) of Trust or any other legal document necessary to convey all my rights of homestead, elective share, or any other marital right in said real property which I may now possess, or which may hereafter come into existence by virtue of the laws of the State of Tennessee, or the laws of The United States of America, and to waive any statutory or equitable rights of redemption.

I grant to said attorney-in-fact full power and authority 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 shall lawfully do or cause by be done by virtue of this power of attorney and the rights and powers herein granted.

Said attorney-in-fact is further authorized to execute said contract, Warranty Deed, Deed of Trust or Settlement Statement or any other documents necessary to convey or secure my interest in the aforescribed real property.

This instrument is construed and interpreted as a limited power or attorney insofar as this power of attorney is given only with regard to the refinance of the aforescribed real property. However, the enumeration of specific items, rights, acts, or powers herein is not intended to limit or restrict, and is not construed or interpreted as limiting or restricting, the powers herein granted to said attorney-in-fact as to the conveying or securing by Warranty Deed or Deed of Trust of any interest of mine in said property.

This rights, powers and authority of said attorney-in-fact herein granted shall commence and be in full force and effect on the day of my execution of this document, and such rights, powers and authority shall remain in full force and effect thereafter until January 31, 2012. This Power of Attorney shall not be affected by my disability or incapacity, but shall survive same.

This Power is executed by me in several counterparts, to be delivered to my attorney-in-fact and each of them shall be considered as the original.

IN TESTIMONY WHEREOF, I have hereunto set my hand this 2 day of November, 2011.



NESTOR PALACIO

STATE OF TEXAS

COUNTY OF TARRANT

Personally appeared before me, Nestor Palacio, the undersigned Notary Public, NESTOR PALACIO, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and seal at office this 2 day of November, 2011.





Notary Public

My Commission Expires: 6-9-2014

Prepared by and Return to:
The Bradley Law Firm, PLLC
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