

**DOCUMENT TYPE : POWER OF ATTORNEY**

**Prepared by:** Millard S Rubenstein  
Real Estate Services of America, LLC  
300 Red Brook Blvd, Suite 10  
Owings Mills, MD 21117  
410-654-5550

**Record and Return to:**  
Real Estate Services of America, LLC  
300 Red Brook Blvd., Suite 10  
Owings Mills, MD 21117  
RSA4482

**Grantee/Borrower Info:**

Steven C Flowers  
Kathryn L Flowers  
1604 Lindsay Ln  
Southaven, MS 38672  
931-260-5892

**INDEX AS: Lot 42, Section B, Lakes of Nicholas Subdivision in Plat Book 83, Page 16,  
Section 17, Township 2 South, Range 7 West, Desoto County, Mississippi.**

## SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, Steven C. Flowers, of the State of Mississippi, do hereby make, constitute and appoint Kathryn L. Flowers, of the State of Mississippi, my agent and Attorney for me and in my names and on my behalf to make, execute, accept and deliver any contract, paper and other document in regard to the purchase and financing/refinancing of the below described property in DeSoto County, and known as 1604 Lindsey Lane, Southaven, Mississippi 38672.

Lot 42, Section B, Lakes of Nicholas Subdivision, situated in Section 17, Township 2 South, Range 7 West, as shown on plat record in Plat Book 83, Page 16, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The improvements thereon being known as 1604 Lindsey Lane, Southaven, Mississippi 38672

Being the same lot or parcel of ground which by Deed dated July 8, 2009 and recorded August 6, 2009 among the Land Records of DeSoto County, State of Mississippi, in Liber/Book 613, folio/page 720, was granted and conveyed/assigned by and between Joseph L. Grem and Melodie K. Grem, unto Steven C. Flowers and Kathryn L. Flowers.

THAT a loan in the approximate amount of \$234,546.00, will be paid in 360 even monthly installments of approximately \$1119.76 (principal and interest) at 4.000% per annum, or the prevailing rate of interest; the lending institution is: Churchill Mortgage Corporation. It is affirmed that the above described property will be used as my primary residence or that of my immediate family during my absence.

I HEREBY make, constitute and appoint my aforesaid attorney-in-fact to make endorse, receive, sign, seal, execute, acknowledge, accept and deliver any and all deeds, deeds of trust, mortgages, notes, checks, receipts, releases, warranties, affidavits, contracts, addenda, settlement statements, loan commitments and disclosure documents, trust-in-lending statements, all forms of commercial paper, endorsements to checks or the like, and any such other instrument or instruments in writing of whatever kind, character and nature as may be necessary to complete the purchase, financing arrangements, and the settlements process for the aforesaid premises.

FURTHER, THIS POWER OF ATTORNEY shall terminate upon execution of the aforesaid transaction or expire at midnight on June 30, 2012.

NOTWITHSTANDING anything herein contained to the contrary, the Power of Attorney shall not terminate or be affected or impaired by my disability, it being my express intention that this Power of Attorney shall survive my disability.

This Power of Attorney is executed for the purpose of transacting business relative to a Mississippi property and shall be construed, governed, and administered in accordance with the laws of the State of Mississippi without regard to principles of conflict of laws.

IN WITNESS WHEREOF, I have hereunto set my hands and seal this 24<sup>th</sup> day of February, 20 12.

WITNESS:

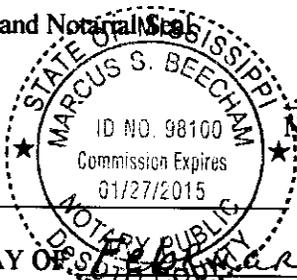
[Signature]

Steven C. Flowers (SEAL)  
Steven C. Flowers

STATE OF MS., COUNTY OF DeSoto, TO Wit:

I HEREBY CERTIFY that on this 24<sup>th</sup> day of February, 20 12, before me, the Subscriber, a Notary Public of the State of Mississippi, personally appeared Steven C. Flowers known to me or satisfactorily proven to be the person whose name is subscribed to the foregoing Special Power of Attorney, and who acknowledged the same to be his/her act and deed, and that he/she executed the same for the purposes therein stated and in my presence did sign and seal the same.

WITNESS my hand and Notarial Seal



[Signature]  
Notary Public Marcus S. Beecham

My Commission expires:

AS OF THIS 24<sup>th</sup> DAY OF February, 20 12, I HAVE NOT RECEIVED ACTUAL KNOWLEDGE OR ACTUAL NOTICE OF THE REVOCATION OR TERMINATION OF THIS POWER OF ATTORNEY BY DEATH, DISABILITY OR OTHERWISE, OR NOTICE OF ANY FACTS INDICATING THE SAME.

Kathryn L. Flowers  
Kathryn L. Flowers

STATE OF MS, COUNTY OF DeSoto, TO Wit:

I HEREBY CERTIFY that on this 24<sup>th</sup> day of February, 20 12, before me, the Subscriber, a Notary Public of the State of Mississippi, personally appeared Kathryn L. Flowers known to me or satisfactorily proven to be the person whose name is subscribed above, and who acknowledged the same to be his/her act and deed, and that he/she executed the same for the purposes therein stated and in my presence did sign and seal the same.

WITNESS my hand and Notarial Seal.



[Signature]  
Notary Public Marcus S. Beecham

My Commission expires: