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**POWER OF ATTORNEY**

**Prepared by and Return to:**

Lincoln Hodges, MS Bar #2492  
2294 S. Germantown Rd.  
Germantown, TN 38138  
901-754-6440

**GRANTOR:**

Matthew Steven Dray  
3208 Amanda Belle  
Southaven, MS 38672  
662-671-5710

**GRANTEE:**

Randea M. Dray  
3208 Amanda Belle  
Southaven, MS 38672  
662-671-5710

**INDEXING INST:**

Lot 271, Area 12, Snowden Grove PUD, S3, T2S, R7W, PB 94, Pgs 49-50, DeSoto County,  
Mississippi

**POWER OF ATTORNEY  
LIMITED TO PURCHASE AND MORTGAGE OF REAL PROPERTY**

KNOW ALL MEN BY THESE PRESENTS:

That I, **Matthew Steven Dray**, have made, constituted and appointed, and by these presents do make, constitute and appoint **Randea M. Dray**, my true and lawful attorney-in-fact for me in my name, place and stead, to purchase as well as bargain, convey and pledge as security for a loan to be made to me by **Renasant Bank**, and to execute any and all documents and instruments incident thereto and necessary for the purchase and mortgage of the following described real property located in the County of Desoto, State of Mississippi, to wit:

**Lot 271, Area 12, Snowden Grove PUD, as located in Section 3, Township 2 South, Range 7 West, Desoto County, MS, as shown on plat of record in Plat Book 94, Pages 49-50, in the Office of the Chancery Clerk, Desoto County, Mississippi to which plat reference is hereby made for a more particular description of said property.**

**Property address: 3208 Amanda Belle; Southaven, MS 38672**

Said attorney-in-fact is authorized and empowered to execute, acknowledge and deliver contracts, promissory notes, deeds of trust, evidences of indebtedness, agreements, affidavits, covenants, conveyances, insurance policies, bills of sale, modification of assumption of debt agreements, or any and all other instruments or documents of any kind or nature requisite and necessary to purchase and mortgage the aforescribed real property, especially any contracts, promissory notes, deeds of trust, or other documents to complete and perfect the mortgage loan being obtained from **Renasant Bank** in order to obtain the funds to purchase the aforescribed property.

Said attorney-in-fact is specifically authorized and empowered to convey by deed of trust 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 Mississippi, or 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 to 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, promissory note or deed of trust, or any other documents creating a purchase money indebtedness,

at such rate of interest, in such amount, and upon such terms as lender may require or my said attorney-in-fact in his discretion deems proper.

This instrument is to be construed and interpreted as a limited power of attorney insofar as this power of attorney is given only with regard to mortgaging 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 to be construed or interpreted as limiting or restricting, the powers herein granted to said attorney-in-fact as to the purchasing or conveying by deed of trust any interest of mine in said property to secure any indebtedness incurred to any lender.

The 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 March 17, 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 1<sup>ST</sup> day of February, 2012.

Matthew S. Dray  
Matthew Steven Dray

STATE OF Iowa :  
COUNTY OF Dubuque :

Personally appeared before me, the undersigned Notary Public, **Matthew Steven Dray**, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and that who acknowledged that he executed the within instrument for the purposes contained therein.

WITNESS my hand and seal, at office, this 1<sup>ST</sup> day of February, 2012.

Kevin J. Weber  
Notary Public

My Commission Expires: 7-30-14



PREPARED BY AND RETURN TO:  
Lincoln A. R. Hodges  
2294 Germantown Road South  
Germantown, Tennessee 38138