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State of Oregon, County of Klamath
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THIS INSTRUMENT PREPARED BY:

HAILEY & SEATON
 ATTORNEYS AT LAW
 P.O. BOX 366
 SELMER, TN 38375

DURABLE POWER OF ATTORNEY

Executed by

LARRY HIGGINS**1. Appointment of Attorney-in-Fact**

a. I, Larry Higgins, a resident of McNairy County, Tennessee, hereby appoint my wife, Lori Higgins, as my attorney-in-fact under the Uniform Durable Power of Attorney Act.

b. This power of attorney shall not be affected by my subsequent disability or incapacity. I intend for the authority conferred on my attorneys-in-fact herein to be exercisable by them notwithstanding any such disability or incapacity.

2. Powers

I authorize my attorney-in-fact to take the following actions on my behalf:

a. **Monies.** To use the funds in any account of mine in any financial institution, for my health, support, and comfort; to collect any monies due me; to make deposits and withdrawals, whether by check or otherwise; to renew or not renew any certificates of deposit; and to have full access to the contents of my safe deposit box at any financial institution.

b. **Personal Property.** To buy, sell, or otherwise deal with personal property on my behalf, including but not limited to clothing, jewelry, furniture, furnishings, and other household or personal effects.

c. **Real Estate.** To sell, purchase, rent, maintain, and otherwise deal with my real estate, and such real estate as I may wish to purchase, upon such terms and conditions as my attorneys-in-fact may determine to be in my best interests (including the power to take back a purchase-money mortgage in part payment of the purchase price in the event of a sale, and including the power to execute a deed of trust in the event of a purchase). This authorization includes, but is not limited to any real property located in the State of Tennessee.

d. **Medical Care.** To contract for my entry into, maintenance at, or release from any hospital, convalescent center, nursing home, or other health care facility.

e. **Other Acts.** To take any and all actions on my behalf as fully and effectively as if I were personally present. In conferring this general power of

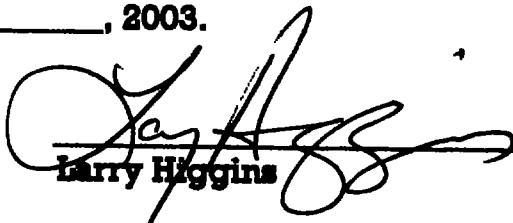
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attorney on my attorneys-in-fact, I am fully aware of the broad authority being granted, and express my full confidence in them.

3. Ratification of Acts

I ratify and confirm all acts done by my attorney-in-fact under this durable power of attorney. All third parties acting in good faith reliance on this power shall be absolved of any liability pursuant to the provisions of the Uniform Durable Power of Attorney Act.

IN WITNESS WHEREOF, I hereby execute this durable power of attorney on the 6TH day of OCTOBER, 2003.



Larry Higgins

STATE OF TENNESSEE]

COUNTY OF MCNAIRY]

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Larry Higgins, to me known to be the person described in and who executed the foregoing Durable Power of Attorney, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office this the 6th day of Oct., 2003.


Gina Mitchell
Notary Public

My Commission Expires: 8-11-04

