

MAR 13 2 12 PM '97

MEMORANDUM OF TRUSTBK 74 PG 70
W.E. DAVIS CH. CLK.

THIS AGREEMENT made this 12th day of June, 1991, by and between VIRGINIA D. CANNON, as Grantor and EMILIE C. FARMER, as Trustee,

WITNESSETH THAT:

1. Contemporaneously herewith Grantor and Trustee have entered into a revocable living trust known as the VIRGINIA D. CANNON LIVING TRUST.

2. This Memorandum of Trust is executed as evidence of the existence of the VIRGINIA D. CANNON LIVING TRUST, the terms and conditions of which are hereby incorporated herein by this reference.

3. Said trust agreement grants to the Trustee all of the powers contained in the Official Code of Georgia Annotated Section 53-15-3, all of which are incorporated herein by this reference.

4. Any person may rely on this Memorandum of Trust as proof of the existence of said Trust and is relieved of any obligation to verify that any transaction entered into by the Trustee is consistent with the terms and conditions of said trust.

DCFYWC

IN WITNESS WHEREOF, the Grantor and Trustee have signed this Memorandum of Trust under seal the day and year first above written.

GRANTOR:

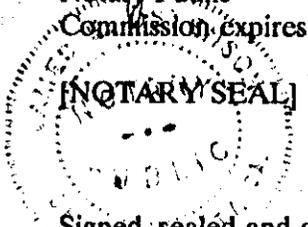
Signed, sealed and delivered as to Grantor this 12th day of June, 1991, in the presence of:

Virginia W. Cannon (SEAL)
VIRGINIA D. CANNON

Dee E. Meade
Unofficial Witness

James E. Ostenson
Notary Public

Commission Expires:



JAMES E. OSTENSON
NOTARY PUBLIC
GEORGIA DEKALB COUNTY
MY COMMISSION EXPIRES JULY 6, 1992

TRUSTEE:

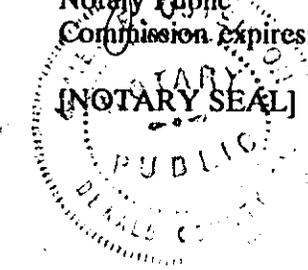
Signed, sealed and delivered as to Trustee this 12th day of June, 1991, in the presence of:

Emilie C. Farmer (SEAL)
EMILIE C. FARMER

Dee E. Meade
Unofficial Witness

James E. Ostenson
Notary Public

Commission Expires:



JAMES E. OSTENSON
NOTARY PUBLIC
GEORGIA DEKALB COUNTY
MY COMMISSION EXPIRES JULY 6, 1992

Prepared By:
Virginia D. Cannon
Living Trust
%o Eric L. Sappenfield

97 Stateline Rd E, Ste A

Southaven, Ms
342-2170