

DECLARATION OF TRUST

INEZ . SCHUH, the Settlor, declares that she has transferred and delivered to, Minyoun Beavers, as Trustee, certain property. The initial property, and any other property subject to this trust, shall constitute the trust and shall be held, managed and distributed as herein provided. This Trust shall be effective December 1, 1997. This trust may be referred to as the INEZ L. SCHUH REVOCABLE TRUST OF DECEMBER 1, 1997.

I.

DISTRIBUTION OF INCOME AND PRINCIPLE

A. The trustee shall pay to the Settlor or for her benefit an amount equal to \$1 less than the then current Division of Medicaid income limit, such payments to be in monthly or other convenient installments, but in any event as frequently as quarterly, such payments to continue until the dissolution or termination of the trust.

B. The Trustee may pay up to \$10.00 per month for any administrative fees or expenses incurred in the operation of the trust.

C. During the lifetime of the Settlor any funds not paid to Settlor or for her benefit under the above terms, shall be accumulated in the trust. Upon dissolution or termination of the trust, the Division of Medicaid receives all amounts remaining in the trust up to an amount equal to the total medical assistance paid by Division of Medicaid on behalf of the individual. Any amounts remaining in trust after Division of Medicaid receives it's lawful share shall become part of the Settlor's estate to be distributed according to laws of the State of Mississippi or by valid will.

II.

GENERAL PROVISIONS

A. The corpus of the trust shall be composed of only of income belonging to the Settlor. No other resources may be used to establish or augment the trust.

B. The Trustee shall make an annual accounting each calendar year to the Division of Medicaid showing all receipts and disbursements of the trust during said calendar year.

C. The trust will dissolve upon the death of the Settlor.

D. During the lifetime of the Settlor she shall have the right to alter, amend or revoke this trust, in whole or in part, at anytime or from time to time, by written instrument filed with the Trustee. However the trust may not be modified without the approval of the Division of Medicaid.

E. This trust is executed in the State of Mississippi and shall be governed by the laws of Mississippi.

WITNESS MY SIGNATURE THIS THE 18th DAY OF JUNE, 1998.

Minyoun Beavers
MINYOUN BEAVERS, as Attorney-in-fact
for INEZ L. SCHUH

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named MINYOUN BEAVERS as Attorney-in-fact for INEZ L. SCHUH, who on her oath, states that the facts and things contained in the foregoing DECLARATION OF TRUST are true and correct as therein stated.

Minyoun Beavers
MINYOUN BEAVERS

SWORN TO AND SUBSCRIBED before me this the 18th day of June, 1998.

Elizabeth B. Treachway
NOTARY PUBLIC



My Commission Expires: STATE MS. - DESOTO CO.

JUL 24 3 46 PM '98

BK 78 PG 212
W.E. DAVIS CH. CLK.

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