

**HAL S. MULLINS
CERTIFICATE OF TRUST**

TO: BANKS, SAVINGS AND LOAN ASSOCIATIONS, BROKERAGE HOUSES, TITLE COMPANIES AND OTHER FINANCIAL INSTITUTIONS

HAL S. MULLINS hereby certifies that on March 23, 1998, **HAL S. MULLINS**, as Grantor, transferred to **LARRY COLLINS**, as Trustee of **THE MULLINS FAMILY EDUCATION TRUST**, certain items of real and personal property. Included in the transfer is certain real estate, a description of which is attached as Exhibit A. The Identification Number of this Trust is the Federal Identification Number: 62-6342162.

All assets transferred to **THE MULLINS FAMILY EDUCATION TRUST** should be transferred to **LARRY COLLINS**, as Trustee of **THE MULLINS FAMILY EDUCATION TRUST**, u/t/d/ March 23, 1998.

A. The Grantor has authorized the Trustee to have all of the fiduciary powers and immunities contained in the introductory paragraph and subparagraphs of Section 91-9-103 et seq. Mississippi Code of 1972.

B. The Trust Agreement grants to the Trustee broad power with respect to the management and control of real or personal properties.

C. The Trustee also has broad powers with respect to the holding of securities or the creation of business entities or other investment entities.

D. In addition to the powers set forth above, the Trustee has the power to sell and convey any, all or any part of the real estate transferred to trust.

All of the Trust powers of **THE MULLINS FAMILY EDUCATION TRUST**, u/t/d/ March 23, 1998, are incorporated into this Certificate of Trust by reference.

CERTIFICATION BY GRANTOR

I, **HAL S. MULLINS** hereby certify that this Certificate of Trust is a true representation of the above-described powers.

STATE OF MISSISSIPPI, DESOYO CO.

AUG 25 3 04 PM '98

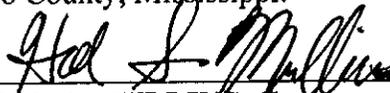
BK 78 PG 558
W.E. DAVIS, CLK.

SIGNING

Ratification and Execution by Grantor

I certify that I have read the foregoing Certificate of Trust and that it correctly states the terms and conditions under which the Trust Estate is to be held, managed, and disposed of by the Trustee. I approve the Certificate of Trust in all particulars and request that the Trustee execute it.

EXECUTED March 23, 1998 in DeSoto County, Mississippi.



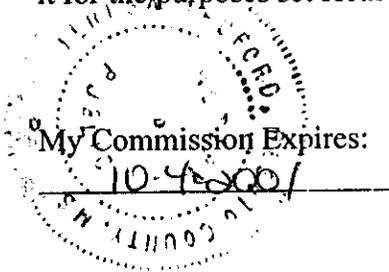
HAL S. MULLINS, Grantor

STATE OF MISSISSIPPI)

) ss.

COUNTY OF DESOTO)

On March 23, 1998, before me, the undersigned Notary Public, personally appeared HAL S. MULLINS, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this instrument and acknowledged to me that he executed it for the purposes set forth therein.





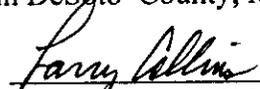
Notary Public

Ratification and Execution by Trustee

I certify that:

1. I am named as Trustee in the foregoing Certificate of Trust;
2. I have read the foregoing Certificate of Trust and it correctly sets forth the terms and conditions under which the Trustee named in it shall hold, administer and distribute the Trust Estate described in it; and
3. I confirm, ratify, and approve such Certificate of Trust.

EXECUTED as of March 23, 1998, in DeSoto County, Mississippi.



LARRY COLLINS, Trustee

