

MEMORANDUM OF TRUST

1. On the 9<sup>th</sup> day of March, 1999, BOYCE G. CURTNER, SR. and SUSAN E. CURTNER, husband and wife, entered into THE BOYCE G. CURTNER, SR. AND SUSAN E. CURTNER LIVING TRUST (the "Trust").

2. BOYCE G. CURTNER, SR. and SUSAN E. CURTNER were residing at 9000 Brookhollow, Olive Branch, DeSoto County, Mississippi 38654, at the signing of the Trust and serve as the initial Co-Trustees (the "Trustees") of the Trust. Either co-trustee may sign individually on behalf of the trust.

3. The Trust includes sections naming the initial Trustees, creating the trust, empowering the trustee's, clearly stating the revocability of the Trust, and designating successor trustees. Other sections of the Trust are of a personal nature and set forth the distribution of the trust property.

4. Dema C. Pierce and Lori C. Candler are the first successor co-trustees of the trust. Boyce G. Curtner, Jr. and Ginger C. Winn are the second successor co-trustees of the trust. Where applicable, the successor trustees are legal title holders of the Trust property, and are individuals eligible for membership in any credit union.

5. The signatories are currently the acting Trustees of the Trust and declare that the foregoing provisions are true and correct, under penalty of perjury.

6. Treasury Regulation Section 1.671-4(b) provides that pursuant to Treasury Regulation Section 301.6109-1(a)(2), the Trust does not need its own taxpayer identification number during the lifetime of the initial Trustee, and the social security number of either initial Trustee (Grantor) shall be used for tax reporting purposes.

Boyce G. Curtner, Sr.  
Boyce G. Curtner, Sr., Initial Co-Trustee

Susan E. Curtner  
Susan E. Curtner, Initial Co-Trustee

STATE MS - DESOTO CO.

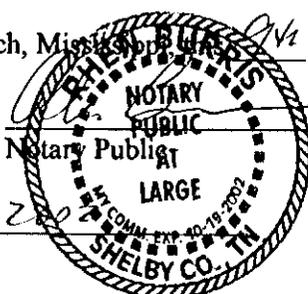
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STATE OF MISSISSIPPI )  
COUNTY OF DESOTO )

BK 81 PG 67  
W.E. DAVIS JR. CLK.

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Boyce G. Curtner, Sr. and Susan E. Curtner, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand, at Olive Branch, Mississippi, this 9<sup>th</sup> day of March, 1999.



My Commission expires: 10-19-2000

John Bram III  
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Nashville, TN 37228

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