

**CERTIFICATE OF TRUST
THE GLYNDALE WHITE AND MARY F. WHITE
REVOCABLE LIVING TRUST AGREEMENT**

The undersigned hereby certify that they created a Revocable Living Trust. This Trust is known as: **THE GLYNDALE WHITE AND MARY F. WHITE REVOCABLE LIVING TRUST**, dated the 5 day of Aug, 2000. GLYNDALE WHITE and MARY F. WHITE, Settlers and Trustees, reside at 8589 Lakeshore Drive W., the City of Southaven, State of Mississippi, the County of DeSoto.

IT IS AGREED BETWEEN THE PARTIES HERETO AS FOLLOWS:

Description of Trust, in accordance with amended: Mississippi Code of 1972 ann. as amended in Section 91-9-1, et seq.

The parties hereto desire to confirm the establishment of a Revocable Trust on this date, for the benefit of the Settlers (as husband and wife) and containing herein the following provisions:

1. The Settlers are designated as the Trustees to serve until both of their deaths, resignations or incompetence.
2. Upon the end of the terms of the original Trustees, **VICKI J. CZYRNIK**, and **MARIA RENE MONTANTE**, are designated as Joint Successor Trustees.
3. Upon the death of either Settlor, the surviving spouse retains the unlimited right to the Trust. She or he also retains a general power of appointment which can be exercised by will or by lifetime transfer over the Trust property.
4. Any Trustee/Settlor has the power and authority to manage and control, buy, sell, and transfer the trust property, in such manner as the Trustee may deem advisable, and shall have, enjoy and exercise all powers and rights over and concerning said property and the proceeds thereof as fully and amply as though said Trustee were the absolute and qualified owner of same, including the power to grant, bargain, sell and convey, encumber and hypothecate, real and personal property, and the power to invest in corporate obligations of every kind, stocks, preferred or common, and to buy stocks, bonds and similar investments on margin or other leveraged accounts, except to the extent that such management would cause includability of an irrevocable trust in the Estate of a Trustee.
5. Following the death of both husband and wife, the Trust continues or is distributed in whole or in part for the benefit of the following income and principal Beneficiaries according to the terms of the Trust: **LINDA M. STRICKLAND, TERRY A. YBANEZ, MARIA RENE MONTANTE, CHRYSTAL D. MALLETT, GARY L. WHITE, VICKI J. CZYRNIK.**

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6. While both Settlers are living and competent, except when there shall be a Corporate Trustee, either Trustee may add money to or withdraw money from any bank or savings and loan or checking account owned by the Trust without the approval of the other Trustee or other Trustor, provided, however, that the ownership of funds received and deposited, whether community property or non-community property shall remain the same and the Trustor removing or adding funds shall gain no additional ownership interest therein than was present prior to the withdrawal from or addition to the Trust Account.

7. All property transferred into the Trust which had an original source as community property shall remain community property unless other provisions shall have been made therefor.

8. All separate property transferred into the Trust remains separate property unless other provisions have been made therefore.

9. Unless otherwise indicated to a prospective transferee, the Trustee has full power to transfer assets held in the name of the Trust and subsequent transferees are entitled to rely upon such transfers provided the chain of title is not otherwise deficient.

10. The Trust Agreement also states that any bank, corporation, brokerage firm or other entity or any individual may conclusively presume that the Trustee has full power and authority and such person or institution shall be held harmless and shall incur no liability by reason of so presuming.

11. The following described immovable property is subject to this trust. Upon the death of the surviving trustor, the situs of the trust may be changed by a majority of the income beneficiaries designated in the trust:

Land and improvements on property located at 8589 Lakeshore Drive West, Southaven, DeSoto County, Mississippi.

SEE ATTACHED EXHIBIT "A" FOR FULL LEGAL DESCRIPTIONS

12. The use of this Certificate of Trust is for convenience only and the Trust is solely controlled as to provisions and interpretations, and any conflict between this abstract and the Trust shall be decided in favor of the Trust.

IN WITNESS WHEREOF, the parties have hereto executed this Certificate of Trust this date.

WITNESSES:

John A. Chen

Ethel Howell

WITNESSES:

John A. Chen

Ethel Howell

SETTLORS/TRUSTEES:

Glyndale White
GLYNDALE WHITE
8589 Lakeshore Drive W.
Southaven, Mississippi 38671
662-280-7955

Mary F. White
MARY F. WHITE
8589 Lakeshore Drive W.
Southaven, Mississippi 38671
662-280-7955

STATE OF MISSISSIPPI
COUNTY OF DeSOTO

On this the 5 day of Aug, 2000, before me, a Notary Public, personally appeared **GLYNDALE WHITE AND MARY F. WHITE**, personally known to me to be the persons whose name are subscribed to this instrument, and acknowledged that they executed it for the purposes herein expressed.

Dixie Holmes
Notary Public, State of Mississippi
My Commission Expires November 13, 2003
My Commission Expires Bonded Thru Dixie Notary Service, Inc.

After recording return to:

MISSISSIPPI FILING INSTRUCTIONS:
Pursuant to Code 89533::
MISCELLANEOUS INDEX

Mr. & Mrs. Glyndale White
8589 Lakeshore Drive W.
Southaven, Mississippi 38671
662-280-7955

This instrument prepared by:
The Legal Department of
Mid-South Trust & Estate Planning
3220 N. Turnbull Drive
Metairie, Louisiana 70002
(504) 454-0667

EXHIBIT "A"
JOINTLY OWNED REAL PROPERTY
GLYNDALE WHITE AND MARY F. WHITE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lot 1122, Section F, Greenbrook Subdivision, in Section 19, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 9, Pages 46-49, in the Chancery of DeSoto County, Mississippi

The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, in the office of the Chancery Court Clerk of DeSoto County, Mississippi, including, but not limited to, Plat Book 9, Pages 46-49.