

**CERTIFICATE OF TRUST
THE ROBERT E. HOBBS AND/OR DORIS S. HOBBS
REVOCABLE LIVING TRUST AGREEMENT**

The undersigned hereby certify that they created a Revocable Living Trust. This Trust is known as: **THE ROBERT E. HOBBS AND/OR DORIS S. HOBBS REVOCABLE LIVING TRUST**, dated the 19 day of Aug, 2000. ROBERT E. HOBBS and DORIS S. HOBBS, Settlers and Trustees, reside at 4601 Dogwood Meadows, the City of Walls, 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, **TILENNA V. WRIGHT** is designated as First Successor Trustee.
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: **TILENNA V. WRIGHT**.

STATE MS.-DESOTO CO.
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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 4601 Dogwood Meadows, Walls,
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 S. Chen

Elsie Marsh

WITNESSES:

John S. Chen

Elsie Marsh

SETTLORS/TRUSTEES:

Robert E. Hobbs

ROBERT E. HOBBS
4601 Dogwood Meadows
Walls, Mississippi 38680
662-393-7665

Doris S. Hobbs

DORIS S. HOBBS
4601 Dogwood Meadows
Walls, Mississippi 38680

STATE OF MISSISSIPPI

COUNTY OF DESOTO

On this the 19 day of AUG, 2000, before me, a Notary Public, personally appeared **ROBERT E. HOBBS AND DORIS S. HOBBS**, 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.

Juni C. Beecroft

Notary Public, State of Mississippi

My Commission Expires:

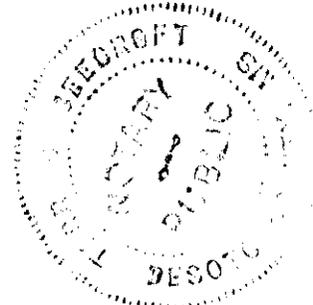
Notary Public State of Mississippi At Large
My Commission Expires: September 1, 2001
Bonded The Holden, Grecks & Garland, Inc.

MISSISSIPPI FILING INSTRUCTIONS:

Pursuant to Code 89533:
MISCELLANEOUS INDEX

After recording return to:
Mr. & Mrs. Robert E. Hobbs
4601 Dogwood Meadows
Walls, Mississippi 38680
662-393-7665

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



CERTIFICATE OF TRUST

P Book 86 Pg 489

EXHIBIT "A"
JOINTLY OWNED REAL PROPERTY
ROBERT E. HOBBS AND DORIS S. HOBBS

STATE OF MISSISSIPPI
COUNTY OF DESOTO

The following described property located and designated as Lot #6, Ladd Subdivision, Walls, DeSoto County, Mississippi, as per the plat filed for record therein.

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned Hobert R. Critchfield and wife, Tiny S. Critchfield, whose mailing address is 6655 Allen Drive, Southaven, Mississippi 38671, do hereby sell, convey and warrant unto Robert Edwin Hobbs and wife, Doris Mae Hobbs, as joint tenants with full rights of survivorship and not as tenants in common, whose mailing address is 4601 Dogwood Meadows, Walls, Mississippi 38680, the following land and property located and situated in the County of DeSoto, State of Mississippi, and being more particularly described as follows, to-wit:

Lot 6, Ladd Subdivision, a subdivision according to a map or plat on file and of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Plat Book 1 at Page 35, being located in Section 32, Township 1 S, Range 8 W in DeSoto County, Mississippi.

IT IS AGREED AND UNDERSTOOD that the taxes for the current year have been prorated as of this date on an estimated basis, and when said taxes are actually determined, if the proration as of this date is incorrect, then the Grantors agree to pay to said Grantees or their assigns any deficit on an actual proration.

THIS CONVEYANCE is subject to any and all recorded building restrictions, rights of way, easements or mineral reservations applicable to the above described property.

WITNESS the respective hand and signature of the undersigned Grantors hereto affixed on this the 5th day of June, 1987.


Hobert R. Critchfield


Tiny S. Critchfield

