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PREPARED BY:
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STATE OF MISSISSIPPI

COUNTY OF DESOTO

CERTIFICATE OF TRUST AGREEMENT

ROSE H. VERNON, of 4871 Hillsdale Drive, OLIVE BRANCH, MS 38654, telephone no. 662-895-6804, of lawful age, being duly sworn, upon oath, deposes and states:

1. This Certificate of Trust Agreement relates to a trust executed on June 23, 2000.
2. The Rose H. Vernon Revocable Living Trust, dated June 23, 2000, is the name of a trust which may acquire, convey, encumber, lease and otherwise deal with interests in real property in said name.
3. The names and addresses of the Trustees are:

Name	Address
Rose H. Vernon	4871 Hillsdale Drive, Olive Branch, MS 38654
4. The above named trustee may acquire, convey, encumber, lease and otherwise deal with interest in property acquired or held in the name of said trust.
5. This Trust has no anticipated date of termination.
6. Exhibit "A" attached hereto and incorporated herein contains the legal descriptions of the property owned or conveyed to the Rose H. Vernon Revocable Living Trust.
7. This Certificate of Trust Agreement if executed and recorded pursuant to the provisions of Miss. Code Ann. Section 91-9-7.

WITNESS MY SIGNATURE, this the 13 day of September, 2000.

Rose H. Vernon
ROSE H. VERNON

STATE OF Tennessee

PARRISH/COUNTY OF Shelby

PERSONALLY appeared before me, the undersigned authority in and for said County and State, the within named **ROSE H. VERNON** who acknowledged that she signed, sealed and delivered the above and foregoing Certificate of Trust Agreement on the day and year therein written as and for her act and deed.

GIVEN UNDER MY HAND AND SEAL, this the 13th day of September, 2000.

Robin Drewry
NOTARY PUBLIC

(SEAL)

MY COMMISSION EXPIRES: _____

